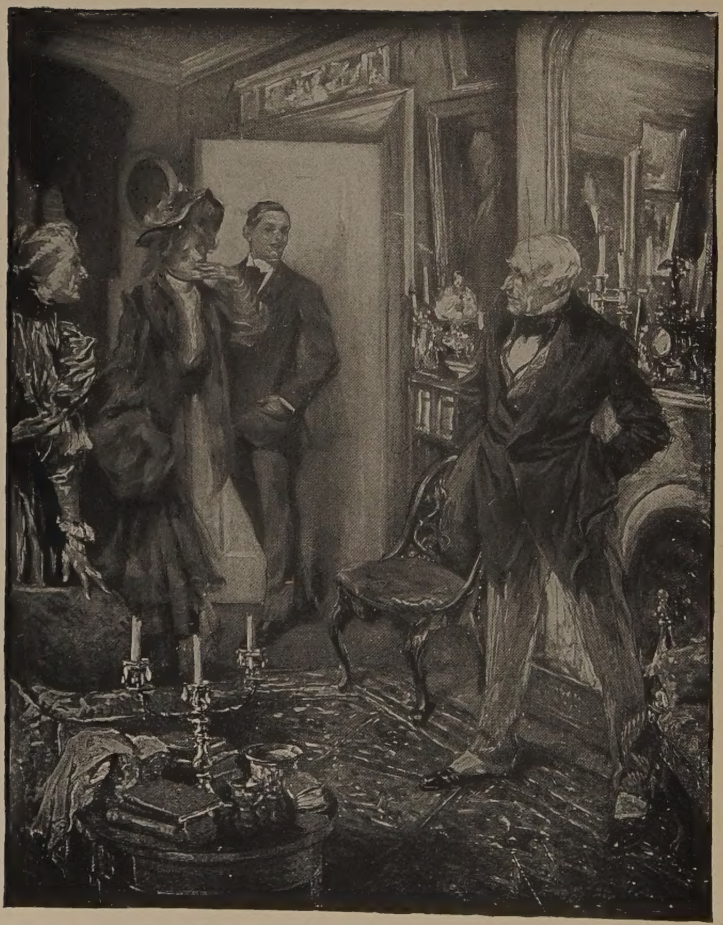
PETER

A NOVEL OF WHICH HE IS NOT THE HERO



She sent another kiss flying through the air.

PETER

A Novel
Of Which He Is Not the Hero

BY

F. HOPKINSON SMITH

ILLUSTRATED BY

A. I. KELLER

CHARLES SCRIBNER'S SONS
NEW YORK:::::::::::::::::::1915

COPYRIGHT, 1908, BY
CHARLES SCRIBNER'S SONS

ILLUSTRATIONS

She sent another kiss flying through the air . *Frontispiece*

FACING PAGE

"Now you go to bed" 154

"I know!" he cried angrily, but with a certain dignity. "It is because I am a Jew" 424

"But we want you, and you must" 480

PETER

CHAPTER I

Peter was still poring over his ledger one dark afternoon in December, his bald head glistening like a huge ostrich egg under the flare of the overhead gas jets, when Patrick, the night watchman, catching sight of my face peering through the outer grating, opened the door of the Bank.

The sight so late in the day was an unusual one, for in all the years that I have called at the Bank—ten, now—no, eleven since we first knew each other—Peter had seldom failed to be ready for our walk uptown when the old moon-faced clock high up on the wall above the stove pointed at four.

"I thought there was something up!" I cried. "What is it, Peter—balance wrong?"

He did not answer, only waved his hand in reply, his bushy gray eyebrows moving slowly, like two shutters that opened and closed, as he scanned the lines of figures up and down, his long pen gripped tight between his thin, straight lips, as a dog carries a bone.

I never interrupt him when his brain is nosing about like this; it is better to keep still and let him ferret it out. So I sat down outside the curved rail with its wooden slats backed by faded green curtains, close to the big stove screened off at the end of the long room, fixed one eye on the moon-face and the other on the ostrich egg, and waited.

There are no such banks at the present time—were no others then, and this story begins not so very many years ago— A queer, out-of-date, mouldy old barn of a bank, you would say, this Exeter—for an institution wielding its influence. Not a coat of paint for half a century; not a brushful of whitewash for goodness knows how much longer. As for the floor, it still showed the gullies and grooves, with here and there a sturdy knot sticking up like a nut on a boiler, marking the track of countless impatient depositors and countless anxious borrowers, it may be, who had lock-stepped one behind the other for fifty years or more, in their journey from the outer door to the windows where the Peters of the old days, and the Peter of the present, presided over the funds entrusted to their care.

Well enough in its day, you might have said, with a shrug, as you looked over its forlorn interior. Well enough in its day! Why, man, old John Astor, James Beekman, Rhinelander Stewart, Moses Grinnell, and a lot of just such worthies—men whose word was as good as their notes—and whose notes were often better than the Government's, presided over its destinies

and helped to stuff the old-fashioned vault with wads of gilt-edged securities—millions in value if you did but know it—and making it what it is to-day. If you don't believe the first part of my statement, you've only to fumble among the heap of dusty ledgers piled on top of the dusty shelves; and if you doubt the latter part, then try to buy some of the stock and see what you have to pay for it. Although the gas was turned off in the directors' room, I could still see from where I sat the very mahogany table under which these same ruffle-shirted, watch-fobbed, snuff-taking old fellows tucked their legs when they decided on who should and who should not share the bank's confidence.

And the side walls and surroundings were none the less shabby and quite as dilapidated. Even the windows had long since given up the fight to maintain a decent amount of light, and as for the grated opening protected by iron shutters which would have had barely room to swing themselves clear of the building next door, no Patrick past or present had ever dared loosen their bolts for a peep even an inch wide into the canyon below, so gruesome was the collection of old shoes, tin cans, broken bottles and battered hats which successive generations had hurled into the narrow unget-at-able space that lay between the two structures.

Indeed the only thing inside or out of this time worn building which the most fertile of imaginations could consider as being at all up to date was the clock. Not its face—that was old-timey enough with

its sun, moon and stars in blue and gold, and the name of the Liverpool maker engraved on its enamel; nor its hands, fiddle-shaped and stiff, nor its case, which always reminded me of a coffin set up on end awaiting burial—but its strike. Whatever divergences the Exeter allowed itself in its youth, or whatever latitude or longitude it had given its depositors, and that, we may be sure, was precious little so long as that Board of Directors was alive, there was no wabbling or wavering, no being behind time, when the hour hand of the old clock reached three and its note of warning rang out.

Peter obeyed the ominous sound and closed his Teller's window with a gentle bang. Patrick took notice and swung to the iron grating of the outer door. You might peer in and beg ever so hard—unless, of course, you were a visitor like myself, and even then Peter would have to give his consent—you might peer through, I say, or tap on the glass, or you might plead that you were late and very sorry, but the ostrich egg never turned in its nest nor did the eyebrows vibrate. Three o'clock was three o'clock at the Exeter, and everybody might go to the devil—financially, of course—before the rule would be broken. Other banks in panicky times might keep a side door open until four, five or six—that is, the bronze-rail, marble-top, glass-front, certify-your-checks-as-early-as-ten-in-the-morning-without-a-penny-on-deposit kind of banks—but not the Exeter—that is, not with Peter's consent—and Peter was the Exeter so far as his department was con-

cerned—and had been for nearly thirty years—twenty as bookkeeper, five as paying teller and five as receiving teller.

And the regularity and persistency of this clock! Not only did it announce the hours, but it sounded the halves and quarters, clearing its throat with a whirr like an admonitory cough before each utterance. I had samples of its entire repertoire as I sat there: One . . . two . . . three . . . four . . . five—then half an hour later a whir-r and a single note. "Half-past five," I said to myself. "Will Peter never find that mistake?" Once during the long wait the night watchman shifted his leg—he was on the other side of the stove—and once Peter reached up above his head for a pile of papers, spreading them out before him under the white glare of the overhead light, then silence again, broken only by the slow, dogged tock-tick, tock-tick, or the sagging of a hot coal adjusting itself for the night.

Suddenly a cheery voice rang out and Peter's hands shot up above his head.

"Ah, Breen & Co.! One of those plaguey sevens for a nine. Here we are! Oh, Peter Grayson, how often have I told you to be careful! Ah, what a sorry block of wood you carry on your shoulders. I won't be a minute now, Major." A gratuitous compliment on the part of my friend, I being a poor devil of a contractor without military aspirations of any kind "Well, well, how could I have been so stupid. Get ready to close up, Patrick. No, thank you, Patrick, my coat's inside; I'll fetch it."

He was quite another man now, closing the great ledger with a bang; shouldering it as Moses did the Tables of the Law, and carrying it into the big vault behind him—big enough to back a buggy into had the great door been wider—shooting the bolts, whirring the combination into so hopeless and confused a state that should even the most daring and expert of burglars have tried his hand or his jimmy on its steel plating he would have given up in despair (that is unless big Patrick fell asleep—an unheard-of occurrence) and all with such spring and joyousness of movement that had I not seen him like this many times before I would have been deluded into the belief that the real Peter had been locked up in the dismal vault with the musty books and that an entirely different kind of Peter was skipping about outside.

But that was nothing to the air with which he swept his papers into the drawer of his desk, brushed away the crumpled sheets upon which he had figured his balance, and darted to the washstand behind the narrow partition. Nor could it be compared to the way in which he stripped off his black bombazine office-coat with its baggy pockets—quite a disreputable-looking coat I must say—taking it by the nape of the neck, as if it were some loathsome object to be got rid of, and hanging it upon a hook behind him; nor to the way in which he pulled up his shirt sleeves and plunged his white, long-fingered, delicately modelled hands into the basin, as if cleanliness were a thing to be welcomed as a part of his life. These carefully dried, each finger

by itself—not forgetting the small seal ring on the little one—he gave an extra polish to his glistening pate with the towel, patted his fresh, smooth-shaven cheeks with an unrumpled handkerchief which he had taken from his inside pocket, carefully adjusted his white neck-cloth, refastening the diamond pin—a tiny one, but clear as a baby's tear—put on his frock-coat with its high collar and flaring tails, took down his silk hat, gave it a flourish with his handkerchief, unhooked his overcoat from a peg behind the door (a gray surtout cut something like the first Napoleon's) and stepped out to where I sat.

You would never have put him down as being sixty years of age had you known him as well as I did—and it is a great pity you didn't. Really, now that I come to think of it, I never did put him down as being of any age at all. Peter Grayson and age never seemed to have anything to do with each other. Sometimes when I have looked in through the Receiving Teller's window and have passed in my book—I kept my account at the Exeter—and he has lifted his bushy shutters and gazed at me suddenly with his merry Scotch-terrier eyes, I have caught, I must admit, a line of anxiety, or rather of concentrated cautiousness on his face, which for the moment made me think that perhaps he was looking a trifle older than when I last saw him; but all this was scattered to the winds when I met him an hour afterward swinging up Wall Street with that cheery lift of the heels so peculiarly his own, a lift that the occupants of every office window

on both sides of the street knew to be Peter's even when they failed to recognize the surtout and straight-brimmed high hat. Had any doubting Thomas, however, walked beside him on his way up Broadway to his rooms on Fifteenth Street, and had the quick, almost boyish lift of Peter's heels not entirely convinced the unbeliever of Peter's youth, all questions would have been at once disposed of had the cheery bank teller invited him into his apartment up three flights of stairs over the tailor's shop—and he would have invited him had he been his friend—and then and there forced him into an easy chair near the open wood fire, with some such remark as: "Down, you rascal, and sit close up where I can get my hands on you!" No—there was no trace of old age about Peter.

He was ready now—hatted, coated and gloved—not a hint of the ostrich egg or shaggy shutters visible, but a well-preserved bachelor of forty or forty-five; strictly in the mode and of the mode, looking more like some stray diplomat caught in the wiles of the Street, or some retired magnate, than a modest bank clerk on three thousand a year. The next instant he was tripping down the granite steps between the rusty iron railings—on his toes most of the way; the same cheery spring in his heels, slapping his thin, shapely legs with his tightly rolled umbrella, adjusting his hat at the proper angle so that the well-trimmed side whiskers—the veriest little dabs of whiskers hardly an inch long—would show as well as the fringes of his grey hair.

Not that he was anxious to conceal these slight indi-

cations of advancing years, nor did he have a spark of cheap personal vanity about him, but because it was his nature always to put his best foot foremost and keep it there; because, too, it behooved him in manner, dress and morals, to maintain the standards he had set for himself, he being a Grayson, with the best blood of the State in his veins, and with every table worth dining at open to him from Fourteenth Street to Murray Hill, and beyond.

"Now, it's all behind me, my dear boy," he cried, as we reached the sidewalk and turned our faces up Wall Street toward Broadway. "Fifteen hours to live my own life! No care until ten o'clock to-morrow. Lovely life, my dear Major, when you think of it. Ah, old Micawber was right—income one pound, expense one pound ten shillings; result, misery: income one pound ten, expense one pound, outcome, happiness! What a curse this Street is to those who abuse its power for good; half of them trying to keep out of jail and the other half fighting to keep out of the poor-house! And most of them get so little out of it. Just as I can detect a counterfeit bill at sight, my boy, so can I put my finger on these money-getters when the poison of money-getting for money's sake begins to work in their veins. I don't mean the laying up of money for a rainy day, or the providing for one's family. Every man should lay up a six-months' doctor's bill, just as every man should lay up money enough to keep his body out of Potter's Field. It's laying up the *surplus* that hurts."

Peter had his arm firmly locked in mine now.

"Now that concern of Breen & Company, where I found my error, are no better than the others. They are new to this whirlpool, but they will soon get in over their heads. I think it is only the third or fourth year since they started business, but they are already floating all sorts of schemes, and some of them—if you will permit me in confidence, strictly in confidence, my dear boy—are rather shady, I think: at least I judge so from their deposits."

"What are they, bankers?" I ventured. I had never heard of the firm; not an extraordinary thing in my case when bankers were concerned.

Peter laughed:

"Yes, BANKERS—all in capital letters—the imitation kind. Breen came from some place out of town and made a lucky hit in his first year—mines or something—I forget what. Oh, but you must know that it takes very little now-a-days to make a full-fledged banker. All you have to do is to hoist in a safe—through the window, generally, with the crowd looking on; rail off half the office; scatter some big ledgers over two or three newly varnished desks; move in a dozen arm-chairs, get a ticker, a black-board and a boy with a piece of chalk; be pleasant to every fellow you meet with his own or somebody else's money in his pocket, and there you are. But we won't talk of these things—it isn't kind, and, really, I hardly know Breen, and I'm quite sure he wouldn't know me if he saw me, and he's a very decent gentleman in many

ways, I hear. He never overdraws his account, any way—never tries—and that's more than I can say for some of his neighbors."

The fog, which earlier in the afternoon had been but a blue haze, softening the hard outlines of the street, had now settled down in earnest, choking up the doorways, wiping out the tops of the buildings, their façades starred here and there with gas-jets, and making a smudged drawing of the columns of the Custom House opposite.

"Superb, are they not?" said Peter, as he wheeled and stood looking at the row of monoliths supporting the roof of the huge granite pile, each column in relief against the dark shadows of the portico. "And they are never so beautiful to me, my boy, as when the ugly parts of the old building are lost in the fog. Follow the lines of these watchmen of the temple! These grave, dignified, majestic columns standing out in the gloom keeping guard! But it is only a question of time—down they'll come! See if they don't!"

"They will never dare move them," I protested. "It would be too great a sacrilege." The best way to get Peter properly started is never to agree with him.

"Not move them! They will break them up for dock-filling before ten years are out. They're in the way, my boy; they shut out the light; can't hang signs on them; can't plaster them over with theatre bills; no earthly use. 'Wall Street isn't Rome or any other excavated ruin; it's the centre of the universe'—that's the way the fellows behind these glass

windows talk." Here Peter pointed to the offices of some prominent bankers, where other belated clerks were still at work under shaded gas-jets. "These fellows don't want anything classic; they want something that'll earn four per cent."

We were now opposite the Sub-Treasury, its roof lost in the settling fogs, the bronze figure of the Father of His Country dominating the flight of marble steps and the adjacent streets.

Again Peter wheeled; this time he lifted his hat to the statue.

"Good evening, your Excellency," he said in a voice mellowed to the same respectful tone with which he would have addressed the original in the flesh.

Suddenly he loosened his arm from mine and squared himself so he could look into my face.

"I notice that you seldom salute him, Major, and it grieves me," he said with a grim smile.

I broke into a laugh. "Do you think he would feel hurt if I didn't."

"Of course he would, and so should you. He wasn't put there for ornament, my boy, but to be kept in mind, and I want to tell you that there's no place in the world where his example is so much needed as right here in Wall Street. Want of reverence, my dear boy"—here he adjusted his umbrella to the hollow of his arm—"is our national sin. Nobody reveres anything now-a-days. Much as you can do to keep people from running railroads through your family vaults, and, as to one's character, all a man

needs to get himself battered black and blue, is to try to be of some service to his country. Even our presidents have to be murdered before we stop abusing them. By Jove! Major, you've *got* to salute him! You're too fine a man to run to seed and lose your respect for things worth while. I won't have it, I tell you! Off with your hat!"

I at once uncovered my head (the fog helped to conceal my own identity, if it didn't Peter's) and stood for a brief instant in a respectful attitude.

There was nothing new in the discussion. Sometimes I would laugh at him; sometimes I would only touch my hat in unison; sometimes I let him do the bowing alone, an act on his part which never attracted attention—looking more as if he had accosted some passing friend.

We had reached Broadway by this time and were crossing the street opposite Trinity Churchyard.

"Come over here with me," he cried, "and let us look in through the iron railings. The study of the dead is often more profitable than knowledge of the living. Ah, the gate is open! It is not often I am here at this time, and on a foggy afternoon. What a noble charity, my boy, is a fog—it hides such a multitude of sins—bad architecture for one," and he laughed softly.

I always let Peter run on—in fact I always encourage him to run on. No one I know talks quite in the same way; many with a larger experience of life are more profound, but none have the personal note which characterizes the old fellow's discussions.

"And how do you suppose these by-gones feel about what is going on around them?" he rattled on, tapping the wet slab of a tomb with the end of his umbrella. "And not only these sturdy patriots who lie here, but the queer old ghosts who live in the steeple?" he added, waving his hand upward to the slender spire, its cross lost in the fog. "Yes, ghosts and goblins, my boy. You don't believe it?—I do—or I persuade myself I do, which is better. Sometimes I can see them straddling the chimes when they ring out the hours, or I catch them peeping out between the slats of the windows away up near the cross. Very often in the hot afternoons when you are stretching your lazy body under the tents of the mighty—" (Peter referred to some friends of mine who owned a villa down on Long Island, and were good enough to ask me down for a week in August) "I come up here out of the rush and sit on these old tombstones and talk to these old fellows—both kinds—the steeple boys and the old cronies under the sod. You never come, I know. You will when you're my age."

I had it in my mind to tell him that the inside of a dry tent had some advantages over the outside of a damp tomb, so far as entertaining one's friends, even in hot weather, was concerned, but I was afraid it might stop the flow of his thoughts, and checked myself.

"It is not so much the rest and quiet that delights me, as the feeling that I am walled about for the moment and protected; jerked out of the whirlpool, as

it were, and given a breathing spell. On these afternoons the old church becomes a church once more—not a gate to bar out the rush of commercialism. See where she stands—quite out to the very curb, her warning finger pointing upward. 'Thus far shalt thou come, and no farther,' she cries out to the Four Per Cents. 'Hug up close to me, you old fellows asleep in your graves; get under my lea. Let us fight it out together, the living and the dead!' And now hear these abominable Four Per Cents behind their glass windows: 'No place for a church,' they say. 'No place for the dead! Property too valuable. Move it up town. Move it out in the country—move it any where so you get it out of our way. We are the Great Amalgamated Crunch Company. Into our maw goes respect for tradition, reverence for the dead, decency, love of religion, sentiment, and beauty. These are back numbers. In their place, we give you something real and up-to-date from basement to flagstaff, with fifty applicants on the waiting list. If you don't believe it read our prospectus!'"

Peter had straightened and was standing with his hand lifted above his head, as if he were about to pronounce a benediction. Then he said slowly, and with a note of sadness in his voice:

"Do you wonder, now, my boy, why I touch my hat to His Excellency?"

CHAPTER II

All the way up Broadway he kept up his good-natured tirade, railing at the extravagance of the age, at the costly dinners, equipages, dress of the women, until we reached the foot of the dilapidated flight of brown-stone steps leading to the front door of his home on Fifteenth Street. Here a flood of gas light from inside a shop in the basement brought into view the figure of a short, squat, spectacled little man bending over a cutting-table, a pair of shears in his hand.

"Isaac is still at work," he cried. "If we were not so late we'd go in and have a word with him. Now there's a man who has solved the problem, my boy. Nobody will ever coax Isaac Cohen up to Fifth Avenue and into a 'By appointment to His Majesty' kind of a tailor shop. Just pegs away year after year —he was here long before I came—supporting his family, storing his mind with all sorts of rare knowledge. Do you know he's one of the most delightful men you will meet in a day's journey?"

"No—never knew anything of the kind. Thought he was just plain tailor."

"And an intimate friend of many of the English actors who come over here?" continued Peter.

"I never heard a word about it." I answered meekly; Peter's acquaintances being too varied and too numerous for me to keep track of. That he should have a tailor among them as learned and wise as Solomon, and with friends all over the globe, was quite to be expected.

"Well, he is," answered Peter. "They always hunt him up the first thing they do. He lived in London for years and made their costumes. There's no one, I assure you, I am more glad to see when he makes an excuse to rap at my door. You'll come up, of course, until I read my letters."

"No, I'll keep on to my rooms and meet you later at the club."

"You'll do nothing of the kind, you restless mortal. You'll come upstairs with me until I open my mail. It's really like touching the spring of a Jack-in-the-box, this mail of mine—all sorts of things pop out, generally the unexpected. Mighty interesting, I tell you," and with a cheery wave of the hand to his friend Isaac, whose eyes had been looking streetward at the precise moment, Peter pushed me ahead of him up the worn marble steps flanked by the rust-eaten iron railing which led to the hallway and stairs, and so on up to his apartment.

It was just the sort of house Peter, of all men in the world, would have picked out to live in—and he had been here for twenty years or more. Not only did the estimable Isaac occupy the basement, but Madame Moatini, the dress-maker, had the first floor back; a

real-estate agent made free with the first floor front, and a very worthy teacher of music, whose piano could be heard at all hours of the day, and far into the night, was paying rent for the second, both front and back. Peter's own apartments ran the whole length of the third floor, immediately under the slanting, low-ceiled garret, which was inhabited by the good Mrs. McGuffey, the janitress, who, in addition to her regular duties, took especial care of Peter's rooms. Adjoining these was a small apartment consisting of two rooms, connecting with Peter's suite by a door cut through for some former lodger. These were also under Mrs. McGuffey's special care and very good care did she take of them, especially when Peter's sister, Miss Felicia Grayson, occupied them for certain weeks in the year.

These changes had all taken place in the time the old fellow had mounted the quaint stairs with the thin mahogany banisters, and yet Peter stayed on. "The gnarled pear tree in the back yard is so charming," he would urge in excuse, "especially in the spring, when the perfume of its blossoms fills the air," or, "the view overlooking Union Square is so delightful," or, "the fireplace has such a good draught." What mattered it who lived next door, or below, or overhead, for that matter, so that he was not disturbed—and he never was. The property, of course, had gone from bad to worse since the owner had died; the neighborhood had run down, and the better class of tenants—down, up, and even across the street—had moved away, but none of these things had troubled Peter.

And no wonder, when once you got inside the two rooms and looked about!

There was a four-post bedstead with chintz curtains draped about the posts, that Martha Washington might have slept in, and a chintz petticoat which reached the floor and hid its toes of rollers, which the dear lady could have made with her own hands; there was a most ancient mahogany bureau to match, all brass fittings. There were easy chairs with restful arms within reach of tables holding lamps, ash receivers and the like; and rows and rows of books on open shelves edged with leather; not to mention engravings of distinguished men and old portraits in heavy gilt frames; one of his grandfather who fought in the Revolution, and another of his mother—this last by Rembrandt Peale—a dear old lady with the face of a saint framed in a head of gray hair, the whole surmounted by a cluster of silvery curls. There were quaint brass candelabra with square marble bases on each end of the mantel, holding candles showing burnt wicks in the day time and cheery lights at night; and a red carpet covering both rooms and red table covers and red damask curtains, and a lounge with a red afghan thrown over it; and last, but by no means least—in fact it was the most important thing in the sitting-room, so far as comfort was concerned—there was a big open-hearth Franklin, full of blazing red logs, with brass andirons and fender, and a draught of such marvellous suction that stray scraps of paper, to say nothing of uncommonly large sparks, had been known more than once to have been

picked up in a jiffy and whirled into its capacious throat.

Just the very background for dear old Peter, I always said, whenever I watched him moving about the cheery interior, pushing up a chair, lighting a fresh candle, or replacing a book on the shelf. What a half-length the great Sully would have made of him, with his high collar, white shirt-front and wonderful neck-cloth with its pleats and counterpleats, to say nothing of his rosy cheeks and bald head, the high light glistening on one of his big bumps of benevolence. And what a background of deep reds and warm mahoganys with a glint of yellow brass for contrast!

Indeed, I have often thought that not only Peter's love of red, but much of Peter's quaintness of dress, had been suggested by some of the old portraits which lined the walls of his sitting-room—his grandfather, by Sully, among them; and I firmly believe, although I assure you I have never mentioned it to any human being before, that had custom permitted (the directors of his bank, perhaps), Peter would not only have indulged in the high coat-collar and quaint neck-cloths of his fathers, but would also have worn a dainty cue tied with a flowing black ribbon, always supposing, of course, that his hair had held out, and, what is more important, always supposing, that the wisp was long enough to hold on.

The one article, however, which, more than any other one thing in his apartment, revealed his tastes and habits, was a long, wide, ample mahogany desk, once

the property of an ancestor, which stood under the window in the front room. In this, ready to his hand, were drawers little and big, full of miscellaneous papers and envelopes; pigeon-holes crammed full of answered and unanswered notes, some with crests on them, some with plain wax clinging to the flap of the broken envelopes; many held together with the gum of the common world. Here, too, were bundles of old letters tied with tape; piles of pamphlets, quaint trays holding pens and pencils, and here too was always to be found, in summer or in winter, a big vase full of roses or blossoms, or whatever was in season—a luxury he never denied himself.

To this desk, then, Peter betook himself the moment he had hung his gray surtout on its hook in the closet and disposed of his hat and umbrella. This was his up-town office, really, and here his letters awaited him.

First came a notice of the next meeting of the Numismatic Society of which he was an honored member; then a bill for his semi-annual dues at the Century Club; next a delicately scented sheet inviting him to dine with the Van Wormleys of Washington Square, to meet an English lord and his lady, followed by a pressing letter to spend Sunday with friends in the country. Then came a long letter from his sister, Miss Felicia Grayson, who lived in the Genesee Valley and who came to New York every winter for what she was pleased to call "The Season" (a very remarkable old lady, this Miss Felicia Grayson, with a mind of

her own, sections of which she did not hesitate to ventilate when anybody crossed her or her path, and of whom we shall hear more in these pages), together with the usual assortment of bills and receipts, the whole an enlivening record not only of Peter's daily life and range of taste, but of the limitations of his purse as well.

One letter was reserved for the last. This he held in his hand until he again ran his eye over the pile before him. It was from Holker Morris the architect, a man who stood at the head of his profession.

"Yes, Holker's handwriting," he said as he inserted the end of the paper cutter. "I wonder what the dear fellow wants now?" Here he ran his eye over the first page. "Listen, Major. What an extraordinary man. . . . He's going to give a dinner, he says, to his draughtsmen . . . in his offices at the top of his new building, six stories up. Does the rascal think I have nothing to do but crawl up his stairs? Here, I'll read it to you."

"'You, dear Peter:' That's just like Holker! He begins that way when he wants me to do something for him. 'No use saying you won't come, for I shall be around for you at seven o'clock with a club—' No, that's not it—he writes so badly—'with a cab.' Yes, that's it—'with a cab.' I wonder if he can drive me up those six flights of stairs? 'There'll be something to eat, and drink, and there will be fifty or more of my draughtsmen and former employes. I'm going to give them a dinner and a house-warming. Bring the

Major if you see him. I have sent a note to his room, but it may not reach him. No dress suit, remember. Some of my men wouldn't know one if they saw it."

As the letter dropped from Peter's hand a scraping of feet was heard at the hall door, followed by a cheery word from Mrs. McGuffey—she had her favorites among Peter's friends—and Holker Morris burst into the room.

"Ah, caught you both!" he cried, all out of breath with his run upstairs, his hat still on his head. No one blew in and blew out of Peter's room (literally so) with the breeze and dash of the distinguished architect. "Into your coats, you two—we haven't a moment to spare. You got my letter, of course," he added, throwing back the cape of his raincoat.

"Yes, Holker, just opened it!" cried Peter, holding out both hands to his guest. "But I'm not going. I am too old for your young fellows—take the Major and leave me behind."

The architect grabbed Peter by the arm. "When did that mighty idea crack its way through that shell of yours, you tottering Methusaleh! Old! You're spryer than a frolicking lamb in March. You are coming, too, Major. Get into your coats and things!"

"But Isaac is pressing my swallow-tail."

"I don't mean your dress-coat, man—your *overcoat!* Now I am sure you didn't read my letter? Some of my young fellows haven't got such a thing—too poor."

"But look at *yours!*"

"Yes, I had to slip into mine out of respect to the

occasion; my boys wouldn't like it if I didn't. Sort of uniform to them, but they'd be mighty uncomfortable if you wore yours. Hurry up, we haven't a minute to lose."

Peter had forced the architect into one of the big chairs by the fire by this time, and stood bending over him, his hands resting on Morris's broad shoulders.

"Take the Major with you, that's a good fellow, and let me drop in about eleven o'clock," he pleaded, an expression on his face seen only when two men understand and love each other. "There's a letter from Felicia to attend to; she writes she is coming down for a couple of weeks, and then I've really had a devil of a day at the bank."

"No, you old fraud, you can't wheedle me that way. I want you before everybody sits down, so my young chaps can look you over. Why, Peter, you're better than a whole course of lectures, and you mean something, you beggar! I tell you" (here he lifted himself from the depths of the chair and scrambled to his feet) "you've got to go if I have to tie your hands and feet and carry you downstairs on my back! And you, too, Major—both of you. Here's your overcoat—into it, you humbug! . . . the other arm. Is this your hat? Out you go!" and before I had stopped laughing—I had refused to crowd the cab—Morris had buttoned the surtout over Peter's breast, crammed the straight-brimmed hat over his eyes, and the two were clattering downstairs.

CHAPTER III

Long before the two had reached the top floor of the building in which the dinner was to be given, they had caught the hum of the merrymakers, the sound bringing a smile of satisfaction to Peter's face, but it was when he entered the richly colored room itself, hazy with cigarette smoke, and began to look into the faces of the guests grouped about him and down the long table illumined by myriads of wax candles that all his doubts and misgivings faded into thin air. Never since his school days, he told me afterwards, had he seen so many boisterously happy young fellows grouped together. And not only young fellows, with rosy cheeks and bright eyes, but older men with thoughtful faces, who had relinquished for a day the charge of some one of the important buildings designed in the distinguished architect's office, and had spent the night on the train that they might do honor to their Chief.

But it was when Morris, with his arm fast locked in his, began introducing him right and left as the "Guest of Honor of the Evening," the two shaking hands first with one and then another, Morris breaking out into joyous salvos of welcome over some arrival from a distant city, or greeting with marked kindness and

courtesy one of the younger men from his own office. that the old fellow's enthusiasm became uncontrollable.

"Isn't it glorious, Holker!" he cried joyously, with uplifted hands. "Oh, I'm so glad I came! I wouldn't have missed this for anything in the world. Did you ever see anything like it? This is classic, my boy—it has the tang and the spice of the ancients.

Morris's greeting to me was none the less hearty, although he had left me but half an hour before.

"Late, as I expected, Major," he cried with outstretched hand, "and serves you right for not sitting in Peter's lap in the cab. Somebody ought to sit on him once in a while. He's twenty years younger already. Here, take this seat alongside of me where you can keep him in order—they were at table when I entered. Waiter, bring back that bottle— Just a light claret, Major—all we allow ourselves."

As the evening wore away the charm of the room grew upon me. Vistas hazy with tobacco smoke opened up; the ceiling lost in the fog gave one the impression of out-of-doors—like a roof-garden at night; a delusion made all the more real by the happy uproar. And then the touches here and there by men whose life had been the study of color and effects; the appointments of the table, the massing of flowers relieving the white cloth; the placing of shaded candles, so that only a rosy glow filtered through the room, softening the light on the happy faces—each scalp crowned with chaplets of laurel tied with red ribbons: an enchantment of color, form and light where

but an hour before only the practical and the commonplace had held sway.

No vestige of the business side of the offices remained. Peter pointed out to me a big plaster model of the State House, which filled one end of the room, and two great figures, original plaster casts, heroic in size, that Harding, the sculptor, had modelled for either side of the entrance of the building; but everything that smacked of T-square or scale was hidden from sight. In their place, lining the walls, stood a row of standards of red and orange silk, stretched on rods and supported by poles; the same patterns of banners which were carried before Imperial Cæsars when they took an airing; and now emblazoned with the titles of the several structures conceived in the brain of Holker Morris and executed by his staff: the Imperial Library in Tokio; the great Corn Exchange covering a city block; the superb Art Museum crowning the highest hill in the Park; the beautiful chateau of the millionaire surrounded by thousands of acres of virgin forest; the spacious warehouses on the water front, and many others.

With the passing of the flagons an electric current of good fellowship flashed around the circle. Stories that would have been received with but a bare smile at the club were here greeted with shouts of laughter. Bon-mots, skits, puns and squibs mouldy with age or threadbare with use, were told with a new gusto and welcomed with delight.

Suddenly, and without any apparent reason, there

burst forth a roar like that of a great orchestra with every instrument played at its loudest—rounds of applause from kettle-drums, trombones and big horns; screams of laughter from piccolos, clarionettes and flutes, buzzings of subdued talk by groups of bass viols and the lesser strings, the whole broken by the ringing notes of a song that soared for an instant clear of the din, only to be overtaken and drowned in the mighty shout of approval. This was followed by a stampede from the table; the banners were caught up with a mighty shout and carried around the room; Morris, boy for the moment, springing to his feet and joining in the uproar.

The only guest who kept his chair, except Peter and myself, was a young fellow two seats away, whose eyes, brilliant with excitement, followed the merrymaking, but who seemed too much abashed, or too ill at ease, to join in the fun. I had noticed how quiet he was and wondered at the cause. Peter had also been watching the boy and had said to me that he had a good face and was evidently from out of town.

"Why don't you get up?" Peter called to him at last. "Up with you, my lad. This is one of the times when every one of you young fellows should be on your feet." He would have grabbed a banner himself had any one given him the slightest encouragement.

"I would, sir, but I'm out of it," said the young man with a deferential bow, moving to the empty seat next to Peter. He too had been glancing at Peter from time to time.

"Aren't you with Mr. Morris?"

"No, I wish I were. I came with my friend, Garry Minott, that young fellow carrying the banner with 'Corn Exchange' marked on it."

"And may I ask, then, what you do?" continued Peter.

The young fellow looked into the older man's kindly eyes—something in their expression implied a wish to draw him the closer—and said quite simply: "I don't do anything that is of any use, sir. Garry says that I might as well work in a faro bank."

Peter leaned forward. For the moment the hubbub was forgotten as he scrutinized the young man, who seemed scarcely twenty-one, his well-knit, well-dressed body, his soft brown hair curled about his scalp, cleanly modelled ears, steady brown eyes, white teeth—especially the mobile lips which seemed quivering from some suppressed emotion—all telling of a boy delicately nurtured.

"And do you really work in a faro bank?" Peter's knowledge of human nature had failed him for once.

"Oh, no sir, that is only one of Garry's jokes. I'm clerk in a stock broker's office on Wall Street. Arthur Breen & Company. My uncle is head of the firm."

"Oh, that's it, is it?" answered Peter in a relieved tone.

"And now will you tell me what your business is, sir?" asked the young man. "You seem so different from the others."

"Me! Oh, I take care of the money your gamblers

win," replied Peter, at which they both laughed, a spark of sympathy being kindled between them.

Then, seeing the puzzled expression on the boy's face, he added with a smile: "I'm Receiving Teller in a bank, one of the oldest in Wall Street."

A look of relief passed over the young fellow's face.

"I'm very glad, sir," he said, with a smile. "Do you know, sir, you look something like my own father —what I can remember of him—that is, he was—" The lad checked himself, fearing he might be discourteous. "That is, he had lost his hair, sir, and he wore his cravats like you, too. I have his portrait in my room."

Peter leaned still closer to the speaker. This time he laid his hand on his arm. The tumult around him made conversation almost impossible. "And now tell me your name?"

"My name is Breen, sir. John Breen. I live with my uncle."

The roar of the dinner now became so fast and furious that further confidences were impossible. The banners had been replaced and every one was reseated, talking or laughing. On one side raged a discussion as to how far the decoration of a plain surface should go—"Roughing it," some of them called it. At the end of the table two men were wrangling as to whether the upper or the lower half of a tall structure should have its vertical lines broken; and, if so, by what. Further down high-keyed voices were crying out against the abomination of the flat roof on the more

costly buildings; wondering whether some of their clients would wake up to the necessity of breaking the sky-line with something less ugly—even if it did cost a little more. Still a third group were in shouts of laughter over a story told by one of the staff who had just returned from an inspection trip west.

Young Breen looked down the length of the table, watched for a moment a couple of draughtsmen who stood bowing and drinking to each other in mock ceremony out of the quaint glasses filled from the borrowed flagons, then glanced toward his friend Minott, just then the centre of a cyclone that was stirring the group midway the table.

"Come over here, Garry," he called, half rising to his feet to attract his friend's attention.

Minott waved his hand in answer, waited until the point of the story had been reached, and made his way toward Peter's end of the table.

"Garry," he whispered, "I want to introduce you to Mr. Grayson—the very dearest old gentleman you ever met in your whole life. Sits right next to me."

"What, that old fellow that looks like a billiard ball in a high collar?" muttered Minott with a twinkle in his eye. "We've been wondering where Mr. Morris dug him up."

"Hush," said Breen—"he'll hear you."

"All right, but hurry up. I must say he doesn't look near so bad when you get close to him."

"Mr. Grayson, I want you to know my friend Garry Minott."

Peter rose to his feet. "I *d*o know him," he said, holding out his hand cordially. "I've been knowing him all the evening. He's made most of the fun at his end of the table. You seem to have flaunted your Corn Exchange banner on the smallest provocation, Mr. Minott," and Peter's fingers gripped those of the young man.

"That's because I've been in charge of the inside work. Great dinner, isn't it, Mr. Grayson. But it's Britton who has made the dinner. He's more fun than a Harlem goat with a hoopskirt. See him—that's Brit with a red head and blue neck-tie. He's been all winter in Wisconsin looking after some iron work and has come back jam full of stories." The dignity of Peter's personality had evidently not impressed the young man, judging from the careless tone with which he addressed him. "And how are you getting on, Jack—glad you came, arn't you?" As he spoke he laid his hand affectionately on the boy's shoulder. "Didn't I tell you it would be a corker? Out of sight, isn't it? Everything is out of sight around our office." This last remark was directed to Peter in the same casual way.

"I should say that every stopper was certainly out," answered Peter in graver tones. He detested slang and would never understand it. Then again the bearing and air of Jack's friend jarred on him. "You know, of course, the old couplet—'When the wine flows the——'"

"No, I don't know it," interrupted Minott with an impatient glance. "I'm not much on poetry—but

you can bet your bottom dollar it's flowing all right." Then seeing the shade of disappointment on Breen's face at the flippant way in which he had returned Peter's courtesies, but without understanding the cause, he added, tightening his arm around his friend's neck, "Brace up, Jack, old man, and let yourself go. That's what I'm always telling Jack, Mr. Grayson. He's got to cut loose from a lot of old-fashioned notions that he brought from home if he wants to get anywhere around here. I had to."

"What do you want him to give up, Mr. Minott?" Peter had put on his glasses now, and was inspecting Garry at closer range.

"Oh, I don't know—just get into the swing of things and let her go."

"That is no trouble for you to do," rejoined Jack, looking into his friend's face. "You're doing something that's worth while."

"Well, aren't you doing something that's worth while? Why you'll be a millionaire if you keep on. First thing you know the lightning will strike you just as it did your uncle."

Morris leaned forward at the moment and called Minott by name. Instantly the young man's manner changed to one of respectful attention as he stepped to his Chief's side.

"Yes, Mr. Morris."

"You tell the men up your way to get ready to come to order, or we won't get through in time—it's getting late."

"All right, sir, I'll take care of 'em. Just as soon as you begin to speak you won't hear a sound."

As Minott moved from Morris's seat another and louder shout arose from the other end of the table:

"Garry, Garry, hurry up!" came the cry. It was evident the young man was very popular.

Peter dropped his glasses from his nose, and turning toward Morris said in a low voice:

"That's a very breezy young man, Holker, the one who has just left us. Got something in him, has he, besides noise?"

"Yes, considerable. Wants toning down once in a while, but there's no question of his ability or of his loyalty. He never shirks a duty and never forgets a kindness. Queer combination when you think of it, Peter. What he will make of himself is another matter."

Peter drew his body back and sent his thoughts out on an investigating tour. He was wondering what effect the influence of a young man like Minott would have on a young man like Breen.

The waiters at this point brought in huge trays holding bowls of tobacco and long white clay pipes, followed by even larger trays bearing coffee in little cups. Morris waited a moment and then rapped for order. Instantly a hush fell upon the noisy room; plates and glasses were pushed back so as to give the men elbow room; pipes were hurriedly lighted, and each guest turned his chair so as to face the Chief, who was now on his feet.

As he stood erect, one hand behind his back, the other stretched toward the table in his appeal for silence, I thought for the hundredth time how kind his fifty years had been to him; how tightly knit his figure; how well his clothes became him. A handsome, well-groomed man at all times and in any costume—but never so handsome or so well groomed as in evening dress. Everything in his make-up helped: the broad, square shoulders, arms held close to his side; flat waist; incurving back and narrow hips. His well-modelled, aristocratic head, too, seemed to gain increased distinction when it rose clear from a white shirt-front which served as a kind of marble pedestal for his sculptured head. There was, moreover, in his every move and look, that quality of transparent sincerity which always won him friends at sight. "If men's faces are clocks," Peter always said, "Holker's is fitted with a glass dial. You can not only see what time it is, but you can see the wheels that move his heart."

He was about to speak now, his eyes roaming the room waiting for the last man to be still. No fumbling of glasses or rearranging of napkin, but erect, with a certain fearless air that was as much a part of his nature as was his genius Beginning in a clear, distinct voice which reached every ear in the room, he told them first how welcome they were. How great an honor it was for him to have them so close to him—so close that he could look into all their faces with one glance; not only those who came from a distance but

those of his personal staff, to whom really the success of the year's work had been due. As for himself, he was, as they knew, only the lead horse in the team, going ahead to show them the way, while they did the effective pulling that brought the load to market! Here he slipped his hand in his pocket, took from it a small box which he laid beside his plate, and continued:

"At these festivals, as you know, and if my memory serves me this is our third, it has always been our custom to give some slight token of our appreciation to the man who has done most during the year to further the work of the office. This has always been a difficult thing to decide, because every one of you, without a single exception, has given the best that is in you in the general result. Three years ago, you remember, it was awarded to the man who by common consent had carried to completion, and without a single error, the detailed drawings of the Museum which was finished last year. I am looking at you, Mr. Downey, and again congratulate you. Last year it was awarded to Mr. Buttrick for the masterly way with which he put together the big arches of the Government warehouses—a man whom it would have been my pleasure to congratulate again to-night had it been possible for him to reach us. To-night I think you will all agree with me that this small token, not only of my own, but of your 'personal regard and appreciation'" (here he opened the box and took from it a man's ring set with three jewels), "should be given to the

man who has carried out in so thorough a way the part allotted to him in the Corn Exchange, and who is none other than Mr. Garrison Minott, who for——"

The rest of the sentence was lost in the uproar.

"Garry! Garry! Garry Minott!" came from all parts of the room. "Bully for Garry! You deserve it, old man! Three cheers for Garry Minott! Hip . . . Hip . . .!"

Morris's voice now dominated the room.

"Come this way, Mr. Minott."

The face of the young superintendent, which had been in a broad laugh all the evening, grew white and red by turns. Out of pure astonishment he could neither move nor speak.

"All right—stay where you are!" cried Morris laughing. "Pass it up to him, please."

John Breen sprang from his chair with the alertness of a man who had been accustomed to follow his impulse. In his joy over his friend's good fortune he forgot his embarrassment, forgot that he was a stranger; forgot that he alone, perhaps, was the only young man in the room whose life and training had not fitted him for the fullest enjoyment of what was passing around him; forgot everything, in fact, but that his comrade, his friend, his chum, had won the highest honors his Chief could bestow.

With cheeks aflame he darted to Morris's chair:

"Let me hand it to him, sir," he cried, all the love for his friend in his eyes, seizing the ring and plunging toward Garry, the shouts increasing as he neared his

side and placed the prize in his hand. Only then did Minott find his breath and his feet.

"Why, Mr. Morris!— Why, fellows!— Why, there's plenty of men in the office who have done more than I have to——"

Then he sat down, the ring fast in his hand.

When the applause had subsided—the young fellow's modesty had caused a fresh outburst—Morris again rose in his chair and once more the room grew still.

"Twelve o'clock, gentlemen," he said. "Mr. Downey, you are always our stand-by in starting the old hymn."

The diners—host and guests alike—rose to their feet as one man. Then to Peter's and my own intense surprise that most impressive of all chants, the Doxology in long metre, surged out, gaining in volume and strength as its strains were caught up by the different voices.

With the ending of the grand old hymn—it had been sung with every mark of respect by every man in the room—John Breen walked back to his chair, leaned toward Peter, and with an apologetic tone in his voice —he had evidently noticed the unfavorable impression that Garry had made on his neighbor—said:

"Don't misjudge Garry, Mr. Grayson; he's the kindest hearted fellow in the world when you know him. He's a little rough sometimes, as you can see, but he doesn't mean it. He thinks his way of talking and acting is what he calls 'up-to-date.'" Then he

added with a sigh: "I wish I had a ring like that—one that I had earned. I tell you, Mr. Grayson, *that's* something worth while."

Peter laid his hand on the young man's shoulder and looked him straight in the face, the same look in his eyes that a proud father would have given a son who had pleased him. He had heard with delight the boy's defence of his friend and he had read the boy's mind as he sang the words of the hymn, his face grave, his whole attitude one of devotion. "You'd think he was in his father's pew at home," Peter had whispered to me with a smile. It was the latter outburst though —the one that came with a sigh—that stirred him most.

"And you would really have liked a ring yourself, my lad?"

"Would I like it! Why, Mr. Grayson, I'd rather have had Mr. Morris give me a thing like that and *deserved it*, than have all the money you could pile on this table."

One of those sudden smiles which his friends loved so well irradiated Peter's face.

"Keep on the way you're going, my son," he said, seizing the boy's hand, a slight tremble in his voice, "and you'll get a dozen of them."

"How?" The boy's eyes were wide in wonderment.

"By being yourself. Don't let go of your ideals no matter what Minott or anybody else says. Let him go his way and do you keep on in yours. Don't . . . but I can't talk here. Come and see me. I mean it."

Breen's eyes glistened. "When?"

"To-morrow night, at my rooms. Here's my card. And you, too, Mr. Minott—glad to see both of you." Garry has just joined them.

"Thanks awfully," answered Minott. "I'm very sorry, Mr. Grayson, but I'm booked for a supper at the Magnolia. "Lot of the fellows want to whoop up this—" and he held the finger bearing the ring within an inch of Peter's nose. "And they want you, too, Jack."

"No, please let me have him," Peter urged. Minott, I could see, he did not want; Breen he was determined to have.

"I would love to come, sir, and it's very kind of you to ask me. There's to be a dance at my uncle's to-morrow night, though I reckon I can be excused. Would you—would you come to see me instead? I want you to see my father's portrait. It's not you, and yet it's like you when you turn your head; and there are some other things. I'd like—" Here the boy stopped.

Peter considered for a moment. Calling at the house of a man he did not know, even to continue the acquaintance of so charming a young fellow as his nephew, was not one of the things punctilious Mr. Grayson—punctilious as to forms of etiquette—was accustomed to do. The young man read his thoughts and added quickly:

"Of course I'll do just as you say, but if you only would come we will be entirely alone and won't see anybody else in the house."

"But couldn't you possibly come to me?" Peter

urged. The fact that young Breen had a suite of rooms so sequestered as to be beyond the reach even of a dance, altered the situation to some extent, but he was still undecided. "I live all alone when my sister is not with me, and I, too, have many things I am sure would interest you. Say you'll come now—I shall expect you, shall I not?"

The boy hesitated. "You may not know exactly what I mean," he said slowly. "Maybe you can't understand, for everybody about here seems to love you, and you must have lots of friends. The fact is, I feel out of everything. I get pretty lonely sometimes. Garry, here, never stays five minutes when he comes to see me, so many people are after him all the time. Please say you'll come!"

There was a note in the boy's voice that swept away all the older man's scruples.

"Come, my son! Of course I'll come," burst out Peter. "I'll be there at nine o'clock."

As Morris and the others passed between the table and the wall on their way to the cloak-room, Minott, who had listened to the whole conversation, waited until he thought Peter had gone ahead, and then, with an impatient gesture, said:

"What the devil, Jack, do you want to waste your time over an old fellow like that for?"

"Oh, Garry, don't——"

"Don't! A bald-headed old pill who ought to have——"

Then the two passed out of hearing.

CHAPTER IV

Breakfast—any meal for that matter—in the high-wainscoted, dark-as-a-pocket dining-room of the successful Wall Street broker—the senior member of the firm of A. Breen & Co., uncle, guardian and employer of the fresh, rosy-cheeked lad who sat next to Peter on the night of Morris's dinner, was never a joyous function.

The room itself, its light shut out by the adjoining extensions, prevented it; so did the glimpse of hard asphalt covering the scrap of a yard, its four melancholy posts hung about with wire clothes-lines; and so did the clean-shaven, smug-faced butler, who invariably conducted his master's guests to their chairs with the movement of an undertaker, and who had never been known to crack a smile of any kind, long or short, during his five years' sojourn with the family of Breen.

Not that anybody wanted Parkins to crack one, that is, not his master, and certainly not his mistress. and most assuredly not his other mistress, Miss Corinne, the daughter of the lady whom the successful Wall Street broker had made his first and only wife.

All this gloomy atmosphere might have been changed for the better had there been a big, cheery open wood fire

snapping and blazing away, sputtering out its good morning as you entered—and there would have been if any one of the real inmates had insisted upon it—fought for it, if necessary; or if in summer one could have seen through the curtained windows a stretch of green grass with here and there a tree, or one or two twisted vines craning their necks to find out what was going on inside; or if in any or all seasons, a wholesome, happy-hearted, sunny wife looking like a bunch of roses just out of a bath, had sat behind the smoking coffee-urn, inquiring whether one or two lumps of sugar would be enough; or a gladsome daughter who, in a sudden burst of affection, had thrown her arms around her father's neck and kissed him because she loved him, and because she wanted his day and her day to begin that way:—if, I say, there had been all, or one-half, or one-quarter of these things, the atmosphere of this sepulchral interior might have been improved—but there wasn't.

There was a wife, of course, a woman two years older than Arthur Breen—the relict of a Captain Barker, an army officer—who had spent her early life in moving from one army post to another until she had settled down in Washington, where Breen had married her, and where the Scribe first met her. But this sharer of the fortunes of Breen preferred her breakfast in bed, New York life having proved even more wearing than military upheavals. And there was also a daughter, Miss Corinne Barker, Captain and Mrs. Barker's only offspring, who had known nothing of army posts

except as a child, but who had known everything of Washington life from the time she was twelve until she was fifteen, and she was now twenty; but that young woman, I regret to say, also breakfasted in bed, where her maid had special instructions not to disturb her until my lady's jewelled fingers touched a button within reach of her dainty hand; whereupon another instalment of buttered rolls and coffee would be served with such accessories of linen, porcelain and silver as befitted the appetite and station of one so beautiful and so accomplished.

These conditions never ceased to depress Jack. Fresh from a life out of doors, accustomed to an old-fashioned dining-room—the living room, really, of the family who had cared for him since his father's death, where not only the sun made free with the open doors and windows, but the dogs and neighbors as well—the sober formality of this early meal—all of his uncle's meals, for that matter—sent shivers down his back that chilled him to the bone.

He had looked about him the first morning of his arrival, had noted the heavy carved sideboard laden with the garish silver; had examined the pictures lining the walls, separated from the dark background of leather by heavy gold frames; had touched with his fingers the dial of the solemn bronze clock, flanked by its equally solemn candelabra; had peered between the steel andirons, bright as carving knives, and into the freshly varnished, spacious chimney up which no dancing blaze had ever whirled in madcap glee since

the mason's trowel had left it and never would to the end of time,—not as long as the steam heat held out; had watched the crane-like step of Parkins as he moved about the room—cold, immaculate, impassive· had listened to his "Yes, sir—thank you, sir, very good. sir," until he wanted to take him by the throat and shake something spontaneous and human out of him, and as each cheerless feature passed in review his spirits had sunk lower and lower.

This, then, was what he could expect as long as he lived under his uncle's roof—a period of time which seemed to him must stretch out into dim futurity. No laughing halloos from passing neighbors through wide-open windows; no Aunt Hannahs running in with a plate of cakes fresh from the griddle which would cool too quickly if she waited for that slow-coach of a Tom to bring them to her young master. No sweep of leaf-covered hills seen through bending branches laden with blossoms; no stretch of sky or slant of sunshine; only a grim, funereal, artificial formality, as ungenial and flattening to a boy of his tastes, education and earlier environment as a State asylum's would have been to a red Indian fresh from the prairie.

On the morning after Morris's dinner (within eight hours really of the time when he had been so thrilled by the singing of the Doxology), Jack was in his accustomed seat at the small, adjustable accordion-built table—it could be stretched out to accommodate twenty-four covers—when his uncle entered this room.

Parkins was genuflecting at the time with his—"Cream, sir,—yes, sir. Devilled kidney, sir? Thank you, sir." (Parkins had been second man with Lord Colchester, so he told Breen when he hired him.) Jack had about made up his mind to order him out when a peculiar tone in his uncle's "Good morning" made the boy scan that gentleman's face and figure the closer.

His uncle was as well dressed as usual, looking as neat and as smart in his dark cut-away coat with the invariable red carnation in his buttonhole, but the boy's quick eye caught the marks of a certain wear and tear in the face which neither his bath nor his valet had been able to obliterate. The thin lips—thin for a man so fat, and which showed, more than any other feature, something of the desultory firmness of his character—drooped at the corners. The eyes were half their size, the snap all out of them, the whites lost under the swollen lids. His greeting, moreover, had lost its customary heartiness.

"You were out late, I hear," he grumbled, dropping into his chair. "I didn't get in myself until two o'clock and feel like a boiled owl. May have caught a little cold, but I think it was that champagne of Duckworth's; always gives me a headache. Don't put any sugar and cream in that coffee, Parkins—want it straight."

"Yes, sir," replied the flunky, moving toward the sideboard.

"And now, Jack, what did *you* do?" he continued, picking up his napkin. "You and Garry made a

night of it, didn't you? Some kind of an artist's bat, wasn't it?"

"No, sir; Mr. Morris gave a dinner to his clerks, and——"

"Who's Morris?"

"Why, the great architect."

"Oh, that fellow! Yes, I know him, that is, I know who he is. Say the rest. Parkins! didn't I tell you I didn't want any sugar or cream."

Parkins hadn't offered any. He had only forgotten to remove them from the tray.

Jack kept straight on; these differences between the master and Parkins were of daily occurrence.

"And, Uncle Arthur, I met the most wonderful gentleman I ever saw; he looked just as if he had stepped out of an old frame, and yet he is down in the Street every day and——"

"What firm?"

"No firm, he is——"

"Curbstone man, then?" Here Breen lifted the cup to his lips and as quickly put it down.

"Parkins!"

"Yes, sir," came the monotone.

"Why the devil can't I get my coffee hot?"

"Is it cold, sir?"—slight modulation, but still lifeless.

"*Is it cold?* Of course it's cold! Might have been standing in a morgue. Take that down and have some fresh coffee sent up. Servants running over each other and yet I can't get a— Go on, Jack! I didn't

mean to interrupt, but I'll clean the whole lot of 'em out of here if I don't get better service."

"No, Uncle Arthur, he isn't a banker—isn't even a broker; he's only a paying teller in a bank," continued Jack.

The older man turned his head and a look of surprise swept over his round, fat face.

"Teller in a *bank?*" he asked in an altered tone.

"Yes, the most charming, the most courteous old gentleman I have ever met; I haven't seen anybody like him since I left home, and, just think, he has promised to come and see me to-night."

The drooping lips straightened and a shrewd, searching glance shot from Arthur Breen's eyes. There was a brain behind this sleepy face—as many of his competitors knew. It was not always in working order, but when it was the man became another personality.

"Jack—" The voice was now as thin as the drawn lips permitted, with caution in every tone, "you stop short off. You mustn't cotton to everybody you pick up in New York—it won't do. Get you into trouble. Don't bring him here; your aunt won't like it. When you get into a hole with a fellow and can't help yourself, take him to the club. That's one of the things I got you into the Magnolia for; but don't ever bring 'em here."

"But he's a personal friend of Mr. Morris, and a friend of another friend of Mr. Morris's they called 'Major.'" It was not the first time he had heard such inhospitable suggestions from his uncle.

"Oh, yes, I know; they've all got some old retainers hanging on that they give a square meal to once a year, but don't you get mixed up with 'em."

Parkins had returned by this time and was pouring a fresh cup of coffee.

"Now, Parkins, that's something like— No, I don't want any kidneys—I don't want any toast—I don't want anything, Parkins—haven't I told you so?"

"Yes, sir; thank you sir."

"Black coffee is the only thing that'll settle this head. What you want to do, Jack, is to send that old fossil word that you've got another engagement, and . . . Parkins, is there anything going on here to-night?"

"Yes, sir; Miss Corinne is giving a small dance."

"There, Jack—that's it. That'll let you out with a whole skin."

"No, I can't, and I won't, Uncle Arthur," he answered in an indignant tone. "If you knew him as I do, and had seen him last night, you would——"

"No, I don't want to know him and I don't want to see him. You are all balled up, I see, and can't work loose, but take him upstairs; don't let your aunt come across him or she'll have a fit." Here he glanced at the bronze clock. "What!—ten minutes past nine! Parkins, see if my cab is at the door. . . . Jack, you ride down with me. I walked when I was your age, and got up at daylight. Some difference, Jack, isn't there, whether you've got a rich uncle to look after you or not." This last came with a wink.

It was only one of his pleasantries. He knew he was

not rich; not in the accepted sense. He might be a small star in the myriads forming the Milky-Way of Finance, but there were planets millions of miles beyond him, whose brilliancy he was sure he could never equal. The fact was that the money which he had accumulated had been so much greater sum than he had ever hoped for when he was a boy in a Western State—his father went to Iowa in '49—and the changes in his finances had come with such lightning rapidity (half a million made on a tip given him by a friend, followed by other tips more or less profitable) that he loved to pat his pride, so to speak, in speeches like this.

That he had been swept off his feet by the social and financial rush about him was quite natural. His wife, whose early life had been one long economy, had ambitions to which there was no limit and her escape from her former thraldom had been as sudden and as swift as the upward spring of a loosened balloon. Then again all the money needed to make the ascension successful was at her disposal. Hence jewels, laces, and clothes; hence elaborate dinners, the talk of the town; hence teas, receptions, opera parties, week-end parties at their hired country seat on Long Island; dances for Corinne; dinners for Corinne; birthday parties for Corinne; everything, in fact, for Corinne, from manicures to pug dogs and hunters.

His two redeeming qualities were his affection for his wife and his respect for his word. He had no child of his own, and Corinne, though respectful

never showed him any affection. He had sent Jack to a Southern school and college, managing meanwhile the little property his father had left him, which, with some wild lands in the Cumberland Mountains, practically worthless, was the boy's whole inheritance, and of late had treated him as if he had been his own son.

As to his own affairs, close as he sailed to the wind in his money transactions—so close sometimes that the Exchange had more than once overhauled his dealings—it was generally admitted that when Arthur Breen gave his *word*—a difficult thing often to get—he never broke it. This was offset by another peculiarity with less beneficial results: When he had once done a man a service only to find him ungrateful, no amount of apologies or atonement thereafter ever moved him to forgiveness. Narrow-gauge men are sometimes built that way.

It was to be expected, therefore, considering the quality of Duckworth's champagne and the impression made on Jack by his uncle's outburst, that the ride down town in the cab was marked by anything but cheerful conversation between Breen and his nephew, each of whom sat absorbed in his own reflections. "I didn't mean to be hard on the boy," ruminated Breen, "but if I had picked up everybody who wanted to know me, as Jack has done, where would I be now?" Then, his mind still clouded by the night at the club (he had not confined himself entirely to champagne), he began, as was his custom, to concentrate his attention upon the work of the day—on the way the market

would open; on the remittance a belated customer had promised and about which he had some doubt; the meeting of the board of directors in the new mining company—"The Great Mukton Lode," in which he had an interest, and a large one—etc.

Jack looked out of the windows, his eyes taking in the remnants of the autumnal tints in the Park, now nearly gone, the crowd filling the sidewalks; the lumbering stages and the swifter-moving horse-cars crammed with eager men anxious to begin the struggle of the day—not with their hands—that mob had swept past hours before—but with their brains—wits against wits and the devil take the man who slips and falls.

Nothing of it all interested him. His mind was on the talk at the breakfast table, especially his uncle's ideas of hospitality, all of which had appalled and disgusted him. With his father there had always been a welcome for every one, no matter what the position in life, the only standard being one of breeding and character—and certainly Peter had both. His uncle had helped him, of course—put him under obligations he could never repay. Yet after all, it was proved now to him that he was but a guest in the house enjoying only such rights as any other guest might possess, and with no voice in the welcome—a condition which would never be altered, until he became independent himself—a possibility which at the moment was too remote to be considered. Then his mind reverted to his conversation the night before with Mr. Grayson and with this change of thought his father's portrait—

the one that hung in his room—loomed up. He had the night before turned on the lights—to their fullest—and had scanned the picture closely, eager to find some trace of Peter in the counterfeit presentment of the man he loved best, and whose memory was still almost a religion, but except that both Peter and his father were bald, and that both wore high, old-fashioned collars and neck-cloths, he had been compelled to admit with a sigh that there was nothing about the portrait on which to base the slightest claim to resemblance.

"Yet he's like my father, he is, he is," he kept repeating to himself as the cab sped on. "I'll find out what it is when I know him better. To-night when Mr. Grayson comes I'll study it out," and a joyous smile flashed across his features as he thought of the treat in store for him.

When at last the boy reached his office, where, behind the mahogany partition with its pigeon-hole cut through the glass front he sat every day, he swung back the doors of the safe, took out his books and papers and made ready for work. He had charge of the check book, and he alone signed the firm's name outside of the partners. "Rather young," one of them protested, until he looked into the boy's face, then he gave his consent; something better than years of experience and discretion are wanted where a scratch of a pen might mean financial ruin.

Breen had preceded him with but a nod to his clerks, and had disappeared into his private office—

another erection of ground glass and mahogany. Here the senior member of the firm shut the door carefully, and turning his back fished up a tiny key attached to a chain leading to the rear pocket of his trousers. With this he opened a small closet near his desk—a mere box of a closet—took from it a squatty-shaped decanter labelled "Rye, 1840," poured out half a glass, emptied it into his person with one gulp, and with the remark in a low voice to himself that he was now "copper fastened inside and out"—removed all traces of the incident and took up his morning's mail.

By this time the circle of chairs facing the huge blackboard in the spacious outer office had begun to fill up. Some of the customers, before taking their seats, hurried anxiously to the ticker, chattering away in its glass case; others turned abruptly and left the room without a word. Now and then a customer would dive into Breen's private room, remain a moment and burst out again, his face an index of the condition of his bank account.

When the chatter of the ticker had shifted from the London quotations to the opening sales on the Exchange, a sallow-faced clerk mounted a low step-ladder and swept a scurry of chalk marks over the huge blackboard, its margin lettered with the initials of the principal stocks. The appearance of this nimble-fingered young man with his piece of chalk always impressed Jack as a sort of vaudeville performance. On ordinary days, with the market lifeless, but half of the orchestra seats would be occupied. In whirl-times,

with the ticker spelling ruin, not only were the chairs full, but standing room only was available in the offices.

Their occupants came from all classes; clerks from up-town dry-goods houses, who had run down during lunch time to see whether U. P. or Erie, or St. Paul had moved up an eighth, or down a quarter, since they had devoured the morning papers on their way to town; old speculators who had spent their lives waiting buzzard-like for some calamity, enabling them to swoop down and make off with what fragments they could pick up; well-dressed, well-fed club men, who had had a run of luck and who never carried less than a thousand shares to keep their hands in; gray-haired novices nervously rolling little wads of paper between their fingers and thumbs—up every few minutes to listen to the talk of the ticker, too anxious to wait until the sallow-faced young man with the piece of chalk could make his record on the board. Some of them had gathered together their last dollar. Two per cent. or one per cent., or even one-half of one per cent. rise or fall was all that stood between them and ruin.

"Very sorry, sir, but you know we told you when you opened the account that you must keep your margins up," Breen had said to an old man. The old man knew; had known it all night as he lay awake, afraid to tell his wife of the sword hanging above their heads. Knew it, too, when without her knowledge he had taken the last dollar of the little nest-egg to make good the deficit owed Breen & Co. over and above his margins, together with some other things "not negotia-

ble"—not our kind of collateral but "stuff" that could "lie in the safe until he could make some other arrangement," the cashier had said with the firm's consent.

Queer safe, that of Breen & Co., and queer things went into it. Most of them were still there. Jack thought some jeweller had sent part of his stock down for safe-keeping when he first came across a tiny drawer of which Breen alone kept the key. Each object could tell a story: a pair of diamond ear-rings surely could, and so could four pearls on a gold chain, and perhaps, too, a certain small watch, the case set with jewels. One of these days they may be redeemed, or they may not, depending upon whether the owners can scrape money enough together to pay the balances owed in cash. But the four pearls on the gold chain are likely to remain there—that poor fellow went overboard one morning off Nantucket Light, and his secret went with him.

During the six months Jack had stood at his desk new faces had filled the chairs—the talk had varied; though he felt only the weary monotony of it all. Sometimes there had been hours of tense excitement, when even his uncle had stood by the ticker, and when every bankable security in the box had been overhauled and sent post-haste to the bank or trust company. Jack, followed by the porter with a self-cocking revolver in his outside pocket, had more than once carried the securities himself, returning to the office on the run with a small scrap of paper good for half a million

or so tucked away in his inside pocket. Then the old monotony had returned with its dull routine and so had the chatter and talk. "Buy me a hundred." "Yes, let 'em go." "No, I don't want to risk it." "What's my balance?" "Thought you'd get another eighth for that stock." "Sold at that figure, anyhow," etc.

Under these conditions life to a boy of Jack's provincial training and temperament seemed narrowed down to an arm-chair, a black-board, a piece of chalk and a restless little devil sputtering away in a glass case, whose fiat meant happiness or misery. Only the tongue of the demon was in evidence. The brain behind it, with its thousand slender nerves quivering with the energy of the globe, Jack never saw, nor, for that matter, did nine-tenths of the occupants of the chairs. To them its spoken word was the dictum of fate. Success meant debts paid, a balance in the bank, houses, horses, even yachts and estates—failure meant obscurity and suffering. The turn of the roulette wheel or the roll of a cube of ivory they well knew brought the same results, but these turnings they also knew were attended with a certain loss of prestige. Taking a flier in the Street was altogether different—great financiers were behind the fluctuations of values told by the tongue of the ticker, and behind them was the wealth of the Republic and still in the far distance the power of the American people. Few of them ever looked below the grease paint, nor did the most discerning ever detect the laugh on the clown's face.

The boy half hidden by the glass screen, through which millions were passed and repassed every month, caught now and then a glimpse.

Once a faded, white-haired old man had handed Jack a check after banking hours to make good an account—a man whose face had haunted him for hours. His uncle told him the poor fellow had "run up solid" against a short interest in a stock that some Crœsus was manipulating to get even with another Crœsus, who had manipulated *him*, and that the two Crœsuses had "buried the old man alive." The name of the stock Jack had forgotten, but the suffering in the victim's face had made an indelible impression. In reply to Jack's further inquiry, his uncle had spoken as if the poor fellow had been wandering about on some unknown highway when the accident happened, failing to add that he himself had led him through the gate and started him on the road; forgetting, too, to say that he had collected the toll in margins, a sum which still formed a considerable portion of Breen & Co.'s bank account. One bit of information which Breen had vouchsafed, while it did not relieve the gloom of the incident, added a note of courage to the affair:

"He was game, however, all the same, Jack. Had to go down into his wife's stocking, I hear. Hard hit, but he took it like a man."

CHAPTER V.

While all this was going on downtown under the direction of the business end of the house of Breen, equally interesting events were taking place uptown under the guidance of its social head. Strict orders had been given by Mrs. Breen the night before that certain dustings and arrangings of furniture should take place, the spacious stairs swept, and the hectic hired palms in their great china pots watered. I say "the night before," because especial stress was laid upon the fact that on no account whatever were either Mrs. Breen or her daughter Corinne to be disturbed until noon—neither of them having retired until a late hour the night before.

So strictly were these orders carried out that all that did reach the younger woman's ear—and this was not until long after mid-day—was a scrap of news which crept upstairs from the breakfast table via Parkins wireless, was caught by Corinne's maid and delivered in manifold with that young lady's coffee and buttered rolls. This when deciphered meant that Jack was not to be at the dance that evening—he having determined instead to spend his time up stairs with a disreputable old fellow whom he had picked up somewhere at a supper the preceding night.

Corinne thought over the announcement for a moment, gazed into the egg-shell cup that Hortense was filling from the tiny silver coffee-pot, and a troubled expression crossed her face. "What has come over Jack?" she asked herself. "I never knew him to do anything like this before. Is he angry, I wonder, because I danced with Garry the other night? It *was* his dance, but I didn't think he would care. He has always done everything to please me—until now." Perhaps the boy was about to slip the slight collar he had worn in her service—one buckled on by him willingly because—though she had not known it—he was a guest in the house. Heretofore she said to herself Jack had been her willing slave, a feather in her cap—going everywhere with her; half the girls were convinced he was in love with her—a theory which she had encouraged. What would they say now? This prospect so disturbed the young woman that she again touched the button, and again Hortense glided in.

"Hortense, tell Parkins to let me know the moment Mr. John comes in—and get me my blue tea-gown; I sha'n't go out to-day." This done she sank back on her pillows.

She was a slight little body, this Corinne—blue-eyed, fair-haired, with a saucy face and upturned nose. Jack thought when he first saw her that she looked like a wren with its tiny bill in the air—and Jack was not far out of the way. And yet she was a very methodical, level-headed little wren, with several positive convictions which dominated her life—one of them being that

everybody about her ought to do, not as they, but as she, pleased. She had begun, and with pronounced success, on her mother as far back as she could remember, and had then tried her hand on her stepfather until it became evident that as her mother controlled that gentleman it was a waste of time to experiment further. All of which was a saving of stones without the loss of any birds.

Where she failed—and she certainly had failed, was with Jack, who though punctiliously polite was elusive and—never quite subdued. Yet the discovery made, she neither pouted nor lost her temper, but merely bided her time. Sooner or later, she knew, of course, this boy, who had seen nothing of city life and who was evidently dazed with all the magificence of the stately home overlooking the Park, would find his happiest resting-place beneath the soft plumage of her little wing. And if by any chance he should fall in love with her—and what more natural; did not everybody fall in love with her?—would it not be wiser to let him think she returned it, especially if she saw any disposition on the young man's part to thwart her undisputed sway of the household?

For months she had played her little game, yet to her amazement none of the things she had anticipated had happened. Jack had treated her as he would any other young woman of his acquaintance—always with courtesy—always doing everything to oblige her, but never yielding to her sway. He would laugh sometimes at her pretensions, just as he would have laughed

at similar self-assertiveness on the part of any one else with whom he must necessarily be thrown, but never by thought, word or deed had he ever given my Lady Wren the faintest suspicion that he considered her more beautiful, better dressed, or more entertaining, either in song, chirp, flight or plumage, than the flock of other birds about her. Indeed, the Scribe knows it to be a fact that if Jack's innate politeness had not forbidden, he would many times have told her truths, some of them mighty unpleasant ones, to which her ears had been strangers since her school-girl days.

This unstudied treatment, strange to say—the result really, of the boy's indifference—had of late absorbed her. What she could not have she generally longed for, and there was not the slightest question up to the present moment that Jack was still afield.

Again the girl pressed the button of the cord within reach of her hand, and for the third time Hortense entered.

"Have you told Parkins I want to know the very instant Mr. John comes in?"

"Yes, miss."

"And, Hortense, did you understand that Mr. John was to go out to meet the gentleman, or was the gentleman to come to his rooms?"

"To his rooms, I think, miss."

She was wearing her blue tea-gown, stretched out on the cushions of one of the big divans in the silent draw-

ing-room, when she heard Jack's night-key touch the lock. Springing to her feet she ran toward him.

"Why, Jack, what's this I hear about your not coming to my dance? It isn't true, is it?" She was close to him now, her little head cocked on one side, her thin, silken draperies dripping about her slender figure.

"Who told you?"

"Parkins told Hortense."

"Leaky Parkins?" laughed Jack, tossing his hat on the hall table.

"But you are coming, aren't you, Jack? Please do!"

"Not to-night; you don't need me, Corinne." His voice told her at once that not only was the leash gone but that the collar was off as well.

"Yes, but I do."

"Then please excuse me, for I have an old gentleman coming to pay me a visit. The finest old gentleman, by the way, you ever saw! A regular thoroughbred, Corinne—who looks like a magnificent portrait!" he added in his effort to interest her.

"But let him come some other time," she coaxed, holding the lapel of his coat, her eyes searching his.

"What, turn to the wall a magnificent old portrait!" This came with a mock grimace, his body bent forward, his eyes brimming with laughter.

"Be serious, Jack, and tell me if you think it very nice in you to stay upstairs in your den when I am giving a dance? Everybody will know you are at

home, and we haven't enough men as it is. Garry can't come, he writes me. He has to dine with some men at the club."

"I really *am* sorry, Corinne, but I can't this time." Jack had hold of her hand now; for a brief moment he was sorry he had not postponed Peter's visit until the next day; he hated to cause any woman a disappointment. "If it was anybody else I might send him word to call another night, but you don't know Mr. Grayson; he isn't the kind of a man you can treat like that. He does me a great honor to come, anyhow. Just think of his coming to see a boy like me—and he so——"

"Well, bring him downstairs, then." Her eyes began to flash; she had tried all the arts she knew—they were not many—but they had won heretofore. "Mother will take care of him. A good many of the girls' fathers come for them."

"Bring him downstairs to a dance!" Jack answered with a merry laugh. "He isn't that kind of an old gentleman, either. Why, Corinne, you ought to see him! You might as well ask old Bishop Gooley to lead the german."

Jack's foot was now ready to mount the lower step of the stairs. Corinne bit her lip.

"You never do anything to please me!" she snapped back. She knew she was fibbing, but something must be done to check this new form of independence—and then, now that Garry couldn't come, she really needed him. "You don't want to come, that's it—" She was

facing him now, her little nose high in the air, her cheeks flaming with anger

"You must not say that, Corinne," he answered in a slightly indignant tone.

Corinne drew herself up to her full height—toes included; not very high, but all she could do—and said in a voice pitched to a high key, her finger within a few inches of his nose:

"It's true, and I will say it!"

The rustle of silk was heard overhead, and a plump, tightly laced woman in voluminous furs, her head crowned by a picture hat piled high with plumes, was making her way down the stairs. Jack looked up and waved his hand to his aunt, and then stood at mock attention, like a corporal on guard, one hand raised to salute her as she passed. The boy, with the thought of Peter coming, was very happy this afternoon.

"What are you two quarrelling about?" came the voice. Rather a soft voice with a thread of laziness running through it.

"Jack's too mean for anything, mother. He knows we haven't men enough without him for a cotillion, now that Garry has dropped out, and he's been just stupid enough to invite some old man to come and see him this evening."

The furs and picture hat swept down and on, Jack standing at attention, hands clasping an imaginary musket his face drawn down to its severest lines, his cheeks puffed out to make him look the more solemn

When the wren got "real mad" he would often say she was the funniest thing alive.

"I'm a pig, I know, aunty" (here Jack completed his salute with a great flourish), "but Corinne does not really want me, and she knows it. She only wants to have her own way. They don't dance cotillions when they come here—at least they didn't last time, and I don't believe they will to-night. They sit around with each other in the corners and waltz with the fellows they've picked out—and it's all arranged between them, and has been for a week—ever since they heard Corinne was going to give a dance." The boy spoke with earnestness and a certain tone of conviction in his voice, although his face was still radiant.

"Well, can't you sit around, too, Jack?" remarked his aunt, pausing in her onward movement for an instant. "I'm sure there will be some lovely girls."

"Yes, but they don't want me. I've tried it too often, aunty—they've all got their own set."

"It's because you don't want to be polite to any of them," snapped Corinne with a twist of her body, so as to face him again.

"Now, Corinne, that isn't fair; I am never impolite to anybody in this house, but I'm tired of——"

"Well, Garry isn't tired." This last shot was fired at random.

Again the aunt poured oil: "Come, children, come! Don't let's talk any more about it. If Jack has made an engagement it can't be helped, I suppose, but don't spoil your party, my dear. Find Parkins, Jack, and

send him to me. . . . Ah, Parkins—if any one calls say I'll be out until six o'clock."

"Yes, my Lady." Parkins knew on which side his bread was buttered. She had reproved him at first, but his excuse was that she was so like his former mistress, Lady Colchester, that he sometimes forgot himself.

And again "my Lady" swept on, this time out of the door and into her waiting carriage.

CHAPTER VI

Jack's impatience increased as the hour for Peter's visit approached. Quarter of nine found him leaning over the banisters outside his small suite of rooms, peering down between the hand-rails watching the top of every head that crossed the spacious hall three flights below—he dare not go down to welcome his guest, fearing some of the girls, many of whom had already arrived, would know he was in the house. Fifteen minutes later the flash of a bald head, glistening in the glare of the lower hall lantern, told him that the finest old gentleman in the world had arrived, and on the very minute. Parkins's special instructions, repeated for the third time, were to bring Mr. Peter Grayson—it was wonderful what an impressive note was in the boy's voice when he rolled out the syllables—up at once, surtout, straight-brimmed hat, overshoes (if he wore any), umbrella and all, and the four foot-falls—two cat-like and wabbly, as befitted the obsequious flunky, and two firm and decided, as befitted a grenadier crossing a bridge—could now be heard mounting the stairs.

"So here you are!" cried Peter, holding out both hands to the overjoyed boy—"'way up near the sky. One flight less than my own. Let me get my breath.

my boy, before I say another word. No, don't worry, only *Anno Domini*—you'll come to it some day. How delightfully you are settled!"

They had entered the cosey sitting-room and Jack was helping with his coat; Parkins, with his nose in the air (he had heard his master's criticism), having already placed his hat on a side table and the umbrella in the corner.

"Where will you sit—in the big chair by the fire or in this long straw one?" cried the boy, Peter's coat still in his hand.

"Nowhere yet; let me look around a little." One of Peter's tests of a man was the things he lived with. "Ah! books?" and he peered at a row on the mantel. "Macaulay, I see, and here's Poe: Good, very good—why, certainly it is— Where did you get this Morland?" and again Peter's glasses went up. "Through that door is your bedroom—yes, and the bath. Very charming, I must say. You ought to live very happily here; few young fellows I know have half your comforts."

Jack had interrupted him to say that the Morland print was one that he had brought from his father's home, and that the books had come from the same source, but Peter kept on in his tour around the room. Suddenly he stopped and looked steadily at a portrait over the mantel.

"Yes—your father——"

"You knew!" cried Jack.

"Knew! How could any one make a mistake?

Fine head. About fifty I should say. No question about his firmness or his kindness. Yes—fine head —and a gentleman, that is best of all. When you come to marry always hunt up the grandfather—saves such a lot of trouble in after life," and one of Peter's infectious laughs filled the room.

"Do you think he looks anything like Uncle Arthur? You have seen him, I think you said."

Peter scanned the portrait. "Not a trace. That may also be a question of grandfathers—" and another laugh rippled out. "But just be thankful you bear his name. It isn't always necessary to have a long line of gentlemen behind you, and if you haven't any, or can't trace them, a man, if he has pluck and grit, can get along without them; but it's very comforting to know they once existed. Now let me sit down and listen to you," added Peter, whose random talk had been inspired by the look of boyish embarrassment on Jack's face. He had purposely struck many notes in order to see which one would echo in the lad's heart, so that his host might find himself, just as he had done when Jack with generous impulse had sprang from his chair to carry Minott the ring.

The two seated themselves—Peter in the easy chair and Jack opposite. The boy's eyes roamed from the portrait, with its round, grave face, to Peter's head resting on the cushioned back, illumined by the light of the lamp, throwing into relief the clear-cut lips, little gray side-whiskers and the tightly drawn skin covering his scalp, smooth as polished ivory.

"Am I like him?" asked Peter. He had caught the boy's glances and had read his thoughts.

"No—and yes. I can't see it in the portrait, but I do in the way you move your hands and in the way you bow. I keep thinking of him when I am with you. It may, as you say, be a good thing to have a gentleman for a father, sir, but it is a dreadful thing, all the same, to lose him just as you need him most. I wouldn't hate so many of the things about me if I had him to go to now and then."

"Tell me about him and your early life," cried Peter, crossing one leg over the other. He knew the key had been struck; the boy might now play on as he chose.

"There is very little to tell. I lived in the old home with an aunt after my father's death. And went to school and then to college at Hagerstown—quite a small college—where uncle looked after me—he paid the expenses really—and then I was clerk in a law office for a while, and at my aunt's death about a year ago the old place was sold and I had no home, and Uncle Arthur sent for me to come here."

"Very decent in him, and you should never forget him for it," and again Peter's eyes roamed around the perfectly appointed room.

"I know it, sir, and at first the very newness and strangeness of everything delighted me. Then I began to meet the people. They were so different from those in my part of the country, especially the young fellows —Garry is not so bad, because he really loves his work and is bound to succeed—everybody says he has a

genius for architecture—but the others—and the way they treat the young girls, and what is more unaccountable to me is the way the young girls put up with it."

Peter had settled himself deeper in his chair, his eyes shaded with one hand and looked intently at the boy.

"Uncle Arthur is kind to me, but the life smothers me. I can't breathe sometimes. Nothing my father taught me is considered worth while here. People care for other things."

"What, for instance?" Peter's hand never moved, nor did his body.

"Why stocks and bonds and money, for instance," laughed Jack, beginning to be annoyed at his own tirade—half ashamed of it in fact. "Stocks are good enough in their way, but you don't want to live with them from ten o'clock in the morning till four o'clock in the afternoon, and then hear nothing else talked about until you go to bed. That's why that dinner last night made such an impression on me. Nobody said money once."

"But every one of those men had his own hobby——"

"Yes, but in my uncle's world they all ride one and the same horse. I don't want to be a pessimist, Mr. Grayson, and I want you to set me straight if I am wrong, but Mr. Morris and every one of those men about him were the first men I've seen in New York who appear to me to be doing the things that will live after them. What are we doing down-town? Gambling the most of us."

"But your life here isn't confined to your uncle and

his stock-gambling friends. Surely these lovely young girls—two of them came in with me—" and Peter smiled, "must make your life delightful."

Jack's eyes sought the floor, then he answered slowly:

"I hope you won't think me a cad, but— No, I'm not going to say a word about them, only I can't get accustomed to them and there's no use of my saying that I can. I couldn't treat any girl the way they are treated here. And I tell you another thing—none of the young girls whom I know at home would treat me as these girls treat the men they know. I'm queer, I guess, but I might as well make a clean breast of it all. I am an ingrate, perhaps, but I can't help thinking that the old life at home was the best. We loved our friends, and they were welcome at our table any hour, day or night. We had plenty of time for everything; we lived out of doors or in doors, just as we pleased, and we dressed to suit ourselves, and nobody criticised. Why, if I drop into the Magnolia on my way up-town and forget to wear a derby hat with a sack coat, or a black tie with a dinner-jacket, everybody winks and nudges his neighbor. Did you ever hear of such nonsense in your life?"

The boy paused as if the memory of some incident in which he was ridiculed was alive in his mind. Peter's eyes were still fixed on his face.

"Go on—I'm listening; and what else hurts you? Pour it all out. That's what I came for. You said last night nobody would listen—I will."

"Well, then, I hate the sham of it all; the silly social distinctions; the fits and starts of hospitality; the dinners given for show. Nothing else going on between times; even the music is hired. I want to hear music that bubbles out—old Hannah singing in the kitchen, and Tom, my father's old butler, whistling to himself—and the dogs barking, and the birds singing outside. I'm ashamed of myself making comparisons but that was the kind of life I loved, because there was sincerity in it."

"No work?" There was a note of sly merriment in the inquiry, but Jack never caught it.

"Not much. My father was Judge and spent part of the time holding court, and his work never lasted but a few hours a day, and when I wanted to go fishing or shooting, or riding with the girls, Mr. Larkin always let me off. And I had plenty of time to read—and for that matter I do here, if I lock myself up in this room. That low library over there is full of my father's books."

Again Peter's voice had a tinge of merriment in it.

"And who supported the family?" he asked in a lower voice.

"My father."

"And who supported him?"

The question brought Jack to a full stop. He had been running on, pouring out his heart for the first time since his sojourn in New York, and to a listener whom he knew he could trust.

"Why—his salary, of course," answered Jack in astonishment, after a pause.

"Anything else?"

"Yes—the farm."

"And who worked that?"

"My father's negroes—some of them his former slaves."

"And have you any money of your own—anything your father left you?"

"Only enough to pay taxes on some wild lands up in Cumberland County, and which I'm going to hold on to for his sake."

Peter dropped his shading fingers, lifted his body from the depths of the easy chair and leaned forward so that the light fell full on his face. He had all the information he wanted now.

"And now let me tell you my story, my lad. It is a very short one. I had the same sort of a home, but no father—none that I remember—and no mother; they both died before my sister Felicia and I were grown up. At twelve I left school; at fifteen I worked in a country store—up at daylight and to bed at midnight, often. From twenty to twenty-five I was entry clerk in a hardware store; then book-keeper; then cashier in a wagon factory; then clerk in a village bank—then book-keeper again in my present bank, and there I have been ever since. My only advantages were a good constitution and the fact that I came of gentle people. Here we are both alike—you at twenty—how old?—twenty two? . . . Well, make it twenty-

two. . . . You at twenty-two and I at twenty-two seem to have started out in life with the same natural advantages, so far as years and money go, but with this difference— Shall I tell you what it is?"

"Yes."

"That I worked and loved it, and love it still, and that you are lazy and love your ease. Don't be offended--" Here Peter laid his hand on the boy's knee. He waited an instant, and not getting any reply, kept on: "What you want to do is to go to work. It wouldn't have been honorable in you to let your father support you after you were old enough to earn your own living, and it isn't honorable in you, with your present opinions, to live on your uncle's bounty, and to be discontented and rebellious at that, for that's about what it all amounts to. You certainly couldn't pay for these comforts outside of this house on what Breen & Co. can afford to pay you. Half of your mental unrest, my lad, is due to the fact that you do not know the joy and comfort to be got out of plain, common, unadulterated work."

"I'll do anything that is not menial."

"What do you mean by 'menial'?"

"Well, working like a day-laborer."

"Most men who have succeeded have first worked with their hands."

"Not my uncle."

"No, not your uncle—he's an exception—one among a million, and then again he isn't through."

"But he's worth two million, they say."

"Yes, but he never earned it, and he never worked for it, and he doesn't now. Do you want to follow in his footsteps?"

"No—not with all his money." This came in a decided tone. "But surely you wouldn't want me to work with my hands, would you?"

"I certainly should, if necessary."

Jack looked at him, and a shade of disappointment crossed his face.

"But I *couldn't* do anything menial."

"There isn't anything menial in any kind of work from cleaning a stable up! The menial things are the evasions of work—tricks by which men are cheated out of their just dues."

"Stock gambling?"

"Yes—sometimes, when the truth is withheld."

"That's what I think; that's what I meant last night when I told you about the faro-bank. I laughed over it, and yet I can't see much difference, although I have never seen one."

"So I understood, but you were wrong about it. Your uncle bears a very good name in the Street. He is not as much to blame as the system. Perhaps some day the firm will become real bankers, than which there is no more honorable calling."

"But is it wrong to want to fish and shoot and have time to read."

"No, it is wrong not to do it when you have the time and the money. I like that side of your nature. My own theory is that every man should in the twenty-four

hours of the day devote eight to work, eight to sleep and eight to play. But this can only be don when the money to support the whole twenty-fou hours is in sight, either in wages, or salary, or invested securities. More money than this—that is the surplusage that men lock up in their tin boxes, is a curse. But with that you have nothing to do—not yet, anyhow. Now, if I catch your meaning, your idea is to go back to your life at home. In other words you want to live the last end of your life first—and without earning the right to it. And because you cannot do this you give yourself up to criticising everything about you. Getting only at the faults and missing all the finer things in life. If you would permit me to advise you—" he still had his hand on the lad's knee, searching the soft brown eyes—"I would give up finding fault and first try to better things, and I would begin right here where you are. Some of the great banking houses which keep the pendulum of the world swinging true have grown to importance through just such young men as yourself, who were honest and had high ideals and who so impressed their own personalities upon everybody about them—customers and employers—that the tone of the concern was raised at once and with it came a world-wide success. I have been thirty years on the Street and have watched the rise of half the firms about me, and in every single instance some one of the younger men—boys, many of them—has pulled the concern up and out of a quagmire and stood it on its feet. And the re-

verse is true: half the downfalls have come from those same juniors, who thought they knew some short road to success, which half the time was across disreputable back lots. Why not give up complaining and see what better things you can do? I'm not quite satisfied about your having stayed upstairs even to receive me. Your aunt loves society and the daughter—what did you say her name was—Corinne? Yes, Miss Corinne being young, loves to have a good time. Listen! do you hear?—there goes another waltz. Now, as long as you do live here, why not join in it too and help out the best you can?—and if you have anything of your own to offer in the way of good cheer, or thoughtfulness, or kindness, or whatever you do have which they lack—or rather what you think they lack—wouldn't it be wiser—wouldn't it—if you will permit me, my lad—be a little *better bred* to contribute something of your own excellence to the festivity?"

It was now Jack's turn to lean back in his chair and cover his face, but with two ashamed hands. Not since his father's death had any one talked to him like this—never with so much tenderness and truth and with every word meant for his good. All his self-righteousness, his silly conceit and vainglory stood out before him. What an ass he had been. What a coxcomb. What a boor, really.

"What would you have me do?" he asked, a tone of complete surrender in his voice. The portrait and Peter were one and the same! His father had come to life.

"I don't know yet. We'll think about that another time, but we won't do it now. I ought to be ashamed of myself for having spoiled your evening by such serious talk (he wasn't ashamed—he had come for that very purpose). Now show me some of your books and tell me what you read, and what you love best."

He was out of the chair before he ceased speaking, his heels striking the floor, bustling about in his prompt, exact manner, examining the few curios and keepsakes on the mantel and tables, running his eyes over the rows of bindings lining the small bookcase; his hand on Jack's shoulder whenever the boy opened some favorite author to hunt for a passage to read aloud to Peter, listening with delight, whether the quotation was old or new to him.

Jack, suddenly remembering that his guest was standing, tried to lead him back to his seat by the fire, but Peter would have none of it.

"No—too late. Why, bless me, it's after eleven o'clock! Hear the music—they are still at it. Now I'm going to insist that you go down and have a turn around the room yourself; there were such a lot of pretty girls when I came in."

"Too late for that, too," laughed Jack, merry once more. "Corinne wouldn't speak to me if I showed my face now, and then there will be plenty more dances which I can go to, and so make it all up with her. I'm not yet as sorry as I ought to be about this dance. Your being here has been such a delight. May I—may—I come and see you some time?"

"That's just what you will do, and right away. Just as soon as my dear sister Felicia comes down, and she'll be here very soon. I'll send for you, never fear. Yes, the right sleeve first, and now my hat and umbrella. Ah, here they are. Now, good night, my boy, and thank you for letting me come."

"You know I dare not go down with you," explained Jack with a smile.

"Oh, yes—I know—I know. Good night—" and the sharp, quick tread of the old man grew fainter and fainter as he descended the stairs.

Jack waited, craning his head, until he caught a glimpse of the glistening head as it passed once more under the lantern, then he went into his room and shut the door.

Had he followed behind his guest he would have witnessed a little comedy which would have gone far in wiping clean all trace of his uncle's disparaging remarks of the morning. He would have enjoyed, too, Parkins's amazement. As the Receiving Teller of the Exeter Bank reached the hall floor the President of the Clearing House—the most distinguished man in the Street and one to whom Breen kotowed with genuflections equalling those of Parkins—accompanied by his daughter and followed by the senior partner of Breen & Co., were making their way to the front door. The second man in the chocolate livery with the potato-bug waistcoat had brought the Magnate's coat and hat, and Parkins stood with his hand on the door-knob. Then, to the consternation of both master and servant,

the great man darted forward and seized Peter's hand.

"Why, my dear Mr. Grayson! This is indeed a pleasure. I didn't see you—were you inside?"

"No—I've been upstairs with young Mr. Breen," replied Peter, with a comprehensive bow to Host, Magnate and Magnate's daughter. Then, with the grace and dignity of an ambassador quitting a salon, he passed out into the night.

Breen found his breath first: "And you know him?"

"Know him!" cried the Magnate—"of course I know him! One of the most delightful men in New York; and I'm glad that you do—you're luckier than I—try as I may I can hardly ever get him inside my house."

I was sitting up for the old fellow when he entered his cosey red room and dropped into a chair before the fire. I had seen the impression the young man had made upon him at the dinner and was anxious to learn the result of his visit. I had studied the boy somewhat myself, noting his bright smile, clear, open face without a trace of guile, and the enthusiasm that took possession of him when his friend won the prize That he was outside the class of young men about him I could see from a certain timidity of glance and gesture—as if he wanted to be kept in the background. Would the old fellow, I wondered, burden his soul with still another charge?

Peter was laughing when he entered; he had laughed

all the way down-town, he told me. What particularly delighted him—and here he related the Portman incident—was the change in Breen's face when old Portman grasped his hand so cordially.

"Made of pinchbeck, my dear Major, both of them, and yet how genuine it looks on the surface, and what a lot of it is in circulation. Quite as good as the real thing if you don't know the difference," and again he laughed heartily.

"And the boy," I asked, "was he disappointing?"

"Young Breen?—not a bit of it. He's like all the young fellows who come up here from the South—especially the country districts—and he's from western Maryland, he says. Got queer ideas about work and what a gentleman should do to earn his living—same old talk. Hot-house plants most of them—never amount to anything, really, until they are pruned and set out in the cold."

"Got any sense?" I ventured.

"No, not much—not yet—but he's got temperament and refinement and a ten commandments' code of morals."

"Rather rare, isn't it?" I asked.

"Yes—perhaps so."

"And I suppose you are going to take him up and do for him, like the others."

Peter picked up the poker and made a jab at the fire; then he answered slowly:

"Well, Major, I can't tell yet—not positively. But he's certainly worth saving."

CHAPTER VII

With the closing of the front door upon the finest Old Gentleman in the World, a marked change took place in the mental mechanism of several of our most important characters. The head of the firm of Breen & Co. was so taken aback that for the moment that shrewdest of financiers was undecided as to whether he or Parkins should rush out into the night after the departing visitor and bring him back, and open the best in the cellar. "Send a man out of my house," he said to himself, "whom Portman couldn't get to his table except at rare intervals! Well, that's one on me!"

The lid that covered the upper half of Parkins's intelligence also received a jolt; it was a coal-hole lid that covered emptiness, but now and then admitted the light.

"Might 'ave known from the clothes 'e wore 'e was no common *pŭr*-son," he said to himself. "To tell you the truth—" this to the second man in the potato-bug waistcoat, when they were dividing between them the bottle of "Extra Dry" three-quarters full, that Parkins had smuggled into the pantry with the empty bottles ("Dead Men," Breen called them)—"to

tell you the truth, Frederick, when I took 'is 'at and coat hupstairs 'e give me a real start 'e looked that respectable."

As to Jack, not only his mind but his heart were in a whirl.

Half the night he lay awake wondering what he could do to follow Peter's advice while preserving his own ideals. He had quite forgotten that part of the older man's counsel which referred to the dignity of work, even of that work which might be considered as menial. If the truth must be told, it was his vanity alone which had been touched by the suggestion that in him might lay the possibility of reforming certain conditions around him. He was willing, even anxious, to begin on Breen & Co., subjecting his uncle, if need be, to a vigorous overhauling. Nothing he felt could daunt him in his present militant state, upheld, as he felt that he was, by the approval of Peter. Not a very rational state of mind, the Scribe must confess, and only to be accounted for by the fact that Peter's talk, instead of clearing Jack's mind of old doubts, had really clouded it the more—quite as a bottle of mixture when shaken sends its insoluble particles whirling throughout the whole.

It was not until the following morning, indeed, that the sediment began to settle, and some of the sanity of Peter's wholesome prescription to produce a clarifying effect. As long as he, Jack, lived upon his uncle's bounty—and that was really what it amounted it—he must at least try to contribute his own quota of

good cheer and courtesy. This was what Peter had done him the honor to advise, and he must begin at once if he wanted to show his appreciation of the courtesy.

His uncle opened the way:

"Why, I didn't know until I saw him go out that he was a friend of Mr. Portman's," he said as he sipped his coffee.

"Neither did I. But does it make any difference?" answered Jack, flipping off the top of his egg.

"Well I should think so—about ninety-nine and nine-tenths per cent.," replied the older man emphatically. "Let's invite him to dinner, Jack. Maybe he'll come to one I'm giving next week and——"

"I'll ask him—that is . . . perhaps, though, you might write him a note, uncle, and——"

"Of course," interrupted Breen, ignoring the suggestion, "when I wanted you to take him to the club I didn't know who he was."

"Of course you did not," echoed Jack, suppressing a smile.

"The club! No, not by a damned sight!" exclaimed the head of the house of Breen. As this latter observation was addressed to the circumambient air, and not immediately to Jack, it elicited no response. Although slightly profane, Jack was clever enough to read in its tones not only ample apology for previous criticisms but a sort of prospective reparation, whereupon our generous young gentleman forgave his uncle at once, and thought that from this on he might like him the better.

Even Parkins came in for a share of Jack's most gracious intentions, and though he was as silent as an automaton playing a game of chess, a slight crack was visible in the veneer of his face when Jack thanked him for having brought Mr. Grayson—same reverential pronunciation—upstairs himself instead of allowing Frederick or one of the maid-servants to perform that service.

As for his apologies to Corinne and his aunt for having remained in his room after Mr. Grayson's departure, instead of taking part in the last hours of the dance—one o'clock was the exact hour—these were reserved until those ladies should appear at dinner, when they were made with so penitential a ring in his voice that his aunt at once jumped to the conclusion that he must have been bored to death by the old fellow, while Corinne hugged herself in the belief that perhaps after all Jack was renewing his interest in her; a delusion which took such possession of her small head that she finally determined to send Garry a note begging him to come to her at once, on business of the *utmost importance;* two strings being better than one, especially when they were to be played each against the other

As to the uplifting of the house of Breen & Co., and the possibility of so small a tail as himself being able to wag so large a dog as his uncle and his partners, that seemed now to be so chimerical an undertaking that he laughed when he thought of it.

This urbanity of mood was still with him when some days later he dropped into the Magnolia Club on his

way home, his purpose being to find Garry and to hear about the supper which his club friends had given him to celebrate his winning of the Morris ring.

Little Biffton was keeping watch when Jack swung in with that free stride of his that showed more than anything else his muscular body and the way he had taken care of and improved it. No dumb-bells or clubs for fifteen minutes in the morning—but astride a horse, his thighs gripping a bare-back, roaming the hills day after day—the kind of outdoor experience that hardens a man all over without specializing his biceps or his running gear. Little Biff never had any swing to his gait—none that his fellows ever noticed. Biff went in for repose—sometimes hours at a time. Given a club chair, a package of cigarettes and some one to talk to him and Biff could be happy a whole afternoon.

"Ah, Breen, old man! Come to anchor." Here he moved back a chair an inch or two with his foot, and pushed his silver cigarette-case toward the newcomer.

"Thank you," replied Jack. "I've just dropped in to look for Garry Minott. Has he been in?"

Biff was the bulletin-board of the Magnolia club. As he roomed upstairs, he could be found here at any hour of the day or night.

Biff did not reply at once; there was no use in hurrying—not about anything. Besides, the connection between Biff's ears and his brain was never very good. One had to ring him up several times before he answered.

Jack waited for an instant, and finding that the message was delayed in transmission, helped himself to one of Biff's "Specials"—bearing in gold letters his name "Brent Biffton" in full on the rice paper—dropped into the proffered chair and repeated the question:

"Have you seen Garry?"

"Yes—upstairs. Got a deck in the little room. Been there all afternoon. Might go up and butt in. Touch that bell before you go and say what."

"No—I won't drink anything, if you don't mind. You heard about Garry's winning the prize?"

"No." Biffton hadn't moved since he had elongated his foot in search of Jack's chair.

"Why Garry got first prize in his office. I went with him to the supper; he's with Holker Morris, you know."

"Yes. Rather nice. Yes, I did hear. The fellows blew him off upstairs. Kept it up till the steward shut 'em out. Awfully clever fellow, Minott. My Governor wanted me to do something in architecture, but it takes such a lot of time. . . . Funny how a fellow will dress himself." Biffton's sleepy eyes were sweeping the Avenue. "Pendergast just passed wearing white spats— A month too late for spats—ought to know better. Touch the bell, Breen, and say what."

Again Jack thanked him, and again Biffton relapsed into silence. Rather a damper on a man of his calibre, when a fellow wouldn't touch a bell and say what.

Jack having a certain timidity about "butting in"—outsiders didn't do such things where he came from—settled himself into the depths of the comfortable leather-covered arm-chair and waited for Garry to finish his game. From where he sat he could not only overlook the small tables holding a choice collection of little tear-bottles, bowls of crushed ice and high-pressure siphons, but his eye also took in the stretch beyond, the club windows commanding the view up and down and quite across the Avenue, as well as the vista to the left.

This outlook was the most valuable asset the Magnolia possessed. If the parasol was held flat, with its back to the club-house, and no glimpse of the pretty face possible, it was, of course, unquestionable evidence to the member looking over the top of his cocktail that neither the hour or the place was propitious. If, however, it swayed to the right or left, or better still, was folded tight, then it was equally conclusive that not only was the coast clear, but that any number of things might happen, either at Tiffany's, or the Academy, or wherever else one of those altogether accidental—"Why-who-would-have-thought-of-seeing-you-here" kind of meetings take place—meetings so delightful in themselves because so unexpected.

These outlooks, too, were useful in solving many of the social problems that afflicted the young men about town; the identity, for instance, of the occupant of the hansom who had just driven past, heavily veiled, together with her destination and her reason for being

out at all; why the four-in-hand went up empty and came back with a pretty woman beside the "Tooler," and then turned up a side street toward the Park, instead of taking the Avenue into its confidence; what the young wife of the old doctor meant when she waved her hand to the occupant of a third-story window, and who lived there, and why— None of their business, of course—never could be—but each and every escapade, incident and adventure being so much thrice-blessed manna to souls stranded in the desert waste of club conversation.

None of these things interested our hero, and he soon found himself listening to the talk at an adjoining table. Topping, a young lawyer, Whitman Bunce, a man of leisure—unlimited leisure—and one or two others, were rewarming some of the day's gossip.

"Had the gall to tell Bob's man he couldn't sleep in linen sheets; had his own violet silk ones in his trunk, to match his pajamas. The goat had 'em out and half on the bed when Bob came in and stopped him. Awful row, I heard, when Mrs. Bob got on to it. He'll never go there again."

"And I heard," broke in Bunce, "that she ordered the trap and sent him back to the station."

Other bits drifted Jack's way:

"Why he was waiting at the stage-door and she slipped out somewhere in front. Billy was with her, so I heard. . . . When they got to Delmonico's there came near being a scrap. . . . No. . . . Never had a dollar on Daisy Belle, or any other horse. . . ."

Loud laughter was now heard at the end of the hall. A party of young men had reached the foot of the stairs and were approaching Biffton and Jack. Garry's merry voice led the others.

"Still hard at work, are you, Biffy? Why, hello, Jack!—how long have you been here? Morlon, you know Mr. Breen, don't you?—Yes, of course you do—new member—just elected. Get a move on that carcass of yours, Biffy, and let somebody else get up to that table. Charles, take the orders."

Jack had shaken everybody's hand by this time, Biffton having moved back a foot or two, and the circle had widened so that the poker party could reach their cocktails. Garry extended his arm till his hand rested on Jack's shoulder.

"Nothing sets me up like a game of poker, old man. Been on the building all day. You ought to come up with me some time—I'll show you the greatest piece of steel construction you ever saw. Mr. Morris was all over it to-day. Oh, by the way! Did that old chunk of sandstone come up to see you last night? What did you say his name was?"

Jack repeated Peter's cognomen—this time without rolling the syllables under his tongue—said that Mr. Grayson had kept his promise; that the evening had been delightful, and immediately changed the subject. There was no use trying to convert Garry.

"And now tell me about the supper," asked Jack.

"Oh, that was all right. We whooped it up till they closed the bar and then went home with the

milk. Had an awful head on me next morning; nearly fell off the scaffold, I was so sleepy. How's Miss Corinne? I'm going to stop in on my way uptown this afternoon and apologize to her. I have her note, but I haven't had a minute to let her know why I didn't come. I'll show her the ring; then she'll know why. Saw it, didn't you?"

Jack hadn't seen it. He had been too excited to look. Now he examined it. With the flash of the gems Biffy sat up straight, and the others craned their heads. Garry slipped it off his finger for the hundredth time for similar inspections, and Jack utilized the pause in the conversation to say that Corinne had received the note and that in reply she had vented most of her disappointment on himself, a disclosure which sent a cloud across Garry's face.

The cocktail hour had now arrived—one hour before dinner, an hour which was fixed by that distinguished compounder of herbs and spirits, Mr. Biffton—and the room began filling up. Most of the members were young fellows but a few years out of college, men who renewed their Society and club life within its walls; some were from out of town—students in the various professions. Here and there was a man of forty—one even of fifty-five—who preferred the gayer and fresher life of the younger generation to the more solemn conclaves of the more exclusive clubs further up and further down town. As is usual in such combinations, the units forming the whole sought out their own congenial units and were thereafter amal

gamated into groups, a classification to be found in all clubs the world over. While Biffy and his chums could always be found together, there were other less-fortunate young fellows, not only without coupon shears, but sometimes without the means of paying their dues—who formed a little coterie of their own, and who valued and used the club for what it brought them, their election carrying with it a certain social recognition: it also widened one's circle of acquaintances and, perhaps, of clients.

The sound of loud talking now struck upon Jack's ear. Something more important than the angle of a parasol or the wearing of out-of-date spats was engrossing the attention of a group of young men who had just entered. Jack caught such expressions as—"Might as well have picked his pocket. . . ." "He's flat broke, anyhow. . . ." "Got to sell his house, I hear. . . ."

Then came a voice louder than the others.

"There's Breen talking to Minott and Biffy. He's in the Street; he'll know. . . . Say, Breen!"

Jack rose to his feet and met the speaker half way.

"What do you know, Breen, about that scoop in gold stock? Heard anything about it? Who engineered it? Charley Gilbert's cleaned out, I hear."

"I don't know anything," said Jack. "I left the office at noon and came up town. Who did you say was cleaned out?"

"Why, Charley Gilbert. You must know him."

"Yes. I know him. What's happened to him?"

"Flat broke—that's what happened to him. Got caught in that gold swindle. The stock dropped out of sight this afternoon, I hear—went down forty points."

Garry crowded his way into the group: "Which Mr. Gilbert?—not Charley M., the——"

"Yes; Sam's just left him. What did he tell you, Sam?"

"Just what you've said—I hear, too, that he has got to stop on his house out in Jersey. Can't finish it and can't pay for what's been done."

Garry gave a low whistle and looked at Jack.

"That's rough. Mr. Morris drew the plan of Gilbert's house himself. I worked on the details."

"Rough!" burst out the first speaker. "I should say it was—might as well have burglared his safe. They have been working up this game for months, so Charley told me. Then they gave out that the lode had petered out and they threw it overboard and everybody with it. They said they tried to find Charley to post him, but he was out of town."

"Who tried?" asked Jack, with renewed interest, edging his way close to the group. It was just as well to know the sheep from the goats, if he was to spend the remainder of his life in the Street.

"That's what we want to know. Thought you might have heard."

Jack shook his head and resumed his seat beside Biffy, who had not moved or shown the slightest interest in the affair. Nobody could sell Biff any gold stock—nor any other kind of stock. His came on the

first of every month in a check from the Trust Company.

For some moments Jack did not speak. He knew young Gilbert, and he knew his young and very charming wife. He had once sat next to her at dinner, when her whole conversation had been about this new home and the keen interest that Morris, a friend of her father's, had taken in it. "Mr. Breen, you and Miss Corinne must be among our earliest guests," she had said, at which Corinne, who was next to Garry, had ducked her little head in acceptance. This was the young fellow, then, who had been caught in one of the eddies whirling over the sunken rocks of the Street. Not very creditable to his intelligence, perhaps, thought Jack; but, then, again, who had placed them there, a menace to navigation?—and why? Certainly Peter could not have known everything that was going on around him, if he thought the effort of so insignificant an individual as himself could be of use in clearing out obstructions like these.

Garry noticed the thoughtful expression settling over Jack's face, and mistaking the cause called Charles to take the additional orders.

"Cheer up—try a high-ball, Jack. It's none of your funeral. You didn't scoop Gilbert; we are the worst sufferers. Can't finish his house now, and Mr Morris is just wild over the design. It's on a ledge of rock overlooking the lake, and the whole thing goes together. We've got the roof on, and from across the lake it looks as if it had grown there. Mr. Morris

repeated the rock forms everywhere. Stunning, I tell you!"

Jack didn't want any high-ball, and said so. (Biffy didn't care if he did.) The boy's mind was still on the scoop, particularly on the way in which every one of his fellow-members had spoken of the incident.

"Horrid business, all of it. Don't you think so, Garry?" Jack said after a pause.

"No, not if you keep your eyes peeled," answered Garry, emptying his glass. "Never saw Gilbert but once, and then he looked to me like a softy from Pillowville. Couldn't fool me, I tell you, on a deal like that. I'd have had a 'stop order' somewhere. Served Gilbert right; no business to be monkeying with a buzz-saw unless he knew how to throw off the belt."

Jack straightened his shoulders and his brows knit. The lines of the portrait were in the lad's face now.

"Well, maybe it's all right, Garry. My own opinion is that it's no better than swindling. Anyway, I'm mighty glad Uncle Arthur isn't mixed up in it. You heard what Sam and the other fellows thought, didn't you? How would you like to have that said of you?"

Garry tossed back his head and laughed.

"Biffy, are you listening to his Reverence, the Bishop of Cumberland? Here endeth the first lesson."

Biff nodded over his high-ball. He wasn't listening—discussions of any kind bored him.

"But what do you care, Jack, what they say—what anybody says?" continued Garry. "Keep right on. You are in the Street to make money, aren't you?

Everybody else is there for the same purpose. What goes up must come down. If you don't want to get your head smashed, stand from under. The game is to jump in, grab what you can, and jump out, dodging the bricks as they come. Let's go up-town, old man."

Neither of the young men was expressing his own views. Both were too young and too inexperienced to have any fixed ideas on so vital a subject.

It was the old fellow in the snuff-colored coat, black stock and dog-eared collar that was behind Jack. If he were alive to-day Jack's view would have been his view, and that was the reason why it was Jack's view. The boy could no more explain it than he could prove why his eyes were brown and his hair a dark chestnut, or why he always walked with his toes very much turned out, or made gestures with his hands when he talked. Had any of the jury been alive—and some of them were —or the prosecuting-attorney, or even any one of the old settlers who attended court, they could have told in a minute which one of the two young men was Judge Breen's son. Not that Jack looked like his father. No young man of twenty-two looks like an old fellow of sixty, but he certainly moved and talked like him—and had the same way of looking at things. "The written law may uphold you, sir, and the jury may so consider, but I shall instruct them to disregard your plea. There is a higher law, sir, than justice—a law of mercy— That I myself shall exercise." The old Judge had sat straight up on his bench when he said it, his face cast-iron, his eyes burning. The jury

brought in an acquittal without leaving their seats. There was an outbreak, of course, but the man went free. This young offshoot was from the same old stock, that was all; same sap in his veins, same twist to his branch; same bud, same blossom and—same fruit.

And Garry!

Not many years have elapsed since I watched him running in and out of his father's spacious drawing-rooms on Fourteenth Street—the court end of town in those days. In the days, I mean, when his father was Collector of the Port, and his father's house with its high ceilings, mahogany doors and wide hall, and the great dining-room overlooking a garden with a stable in the rear. It had not been many years, I say, since the Hon. Creighton Minott had thrown wide its doors to whoever came—that is, whoever came properly accredited. It didn't last long, of course. Politics changed; the "ins" became the "outs." And with the change came the bridging-over period—the kind of cantilever which hope thrusts out from one side of the bank of the swift-flowing stream of adversity in the belief that somebody on the other side of the chasm will build the other half, and the two form a highway leading to a change of scene and renewed prosperity.

The hospitable Collector continued to be hospitable. He had always taken chances—he would again. The catch-terms of Garry's day, such as "couldn't fool him," "keep your eye peeled," "a buzz-saw," etc., etc., were not current in the father's day, but their synonymns

were. He knew what he was about. As soon as a particular member of the Board got back from the other side the Honorable Collector would have the position of Treasurer, and then it was only a question of time when he would be President of the new corporation. I can see now the smile that lighted up his rather handsome face when he told me. He was "monkeying with a buzz-saw" all the same if he did but know it, and yet he always professed to follow the metaphor that he could "throw off the belt" that drove the pulley at his own good pleasure and so stop the connecting machinery before the teeth of the whirling blade could reach his fingers. Should it get beyond his control—of which there was not the remotest possibility—he would, of course, rent his house, sell his books and curtail. "In the meantime, my dear fellow, there is some of the old Madeira left and a game of whist will only help to drive dull care away."

Garry never whimpered when the crash came. The dear mother died—how patient and uncomplaining she was in all their ups and downs—and Garry was all that was left. What he had gained since in life he had worked for; first as office boy, then as draughtsman and then in charge of special work, earning his Chief's approval, as the Scribe has duly set forth. He got his inheritance, of course. Don't we all get ours? Sometimes it skips a generation—sometimes two—but generally we are wearing the old gentleman's suit of clothes cut down to fit our small bodies, making believe all the time that they are our very own.

unconscious of the discerning eyes who recognize their cut and origin.

Nothing tangible, it is safe to say, came with Garry's share of the estate—and he got it all. That is, nothing he could exchange for value received—no houses or lots, or stocks or bonds. It was the *intangible* that proved his richest possession, viz.:—a certain buoyancy of spirits; a cheery, optimistic view of life; a winning personality and the power of both making and holding friends. With this came another asset—the willingness to take chances, and still a third—an absolute belief in his luck. Down at the bottom of the box littered with old papers, unpaid tax bills and protested notes—all valueless—was a fourth which his father used to fish out when every other asset failed—a certain confidence in the turn of a card.

But the virtues and the peccadilloes of their ancestors, we may be sure, were not interesting, our two young men as they swung up the Avenue arm in arm, this particular afternoon, the sidewalks crowded with the fashion of the day, the roadway blocked with carriages. Nor did any passing objects occupy their attention.

Garry's mind was on Corinne, and what he would tell her, and how she would look as she listened, the pretty head tucked on one side, her sparkling eyes drinking in every word of his story, although he knew she wouldn't believe one-half of it. Elusive and irritating as she sometimes was, there was really nobody exactly like Miss Corinne.

Jack's mind had resumed its normal tone. Garry's

merry laugh and good-natured ridicule had helped, so had the discovery that none of his friends had had anything to do with Gilbert's fall. After all, he said to himself, as he strode up the street beside his friend, it was "none of his funeral," none of his business, really. Such things went on every day and in every part of the world. Neither was it his Uncle Arthur's. That was the most comforting part of all.

Corinne's voice calling over the banisters: "Is that you, Jack?" met the two young men as they handed their hats to the noiseless Frederick. Both craned their necks and caught sight of the Wren's head framed by the hand-rail and in silhouette against the oval skylight in the roof above.

"Yes, and Garry's here, too. Come down."

The patter of little feet grew louder, then the swish of silken skirts, and with a spring she was beside them.

"No, don't you say a word, Garry. I'm not going to listen and I won't forgive you no matter what you say." She had both of his hands now.

"Ah, but you don't know, Miss Corinne. Has Jack told you?"

"Yes, told me everything; that you had a big supper and everybody stamped around the room; that Mr. Morris gave you a ring, or something" (Garry held up his finger, but she wasn't ready to examine it yet), "and that some of the men wanted to celebrate it, and that you went to the club and stayed there goodness knows how long—all night, so Mollie Crane told me. Paul, her brother, was there—and you never

thought a word about your promise to me" (this came with a little pout, her chin uplifted, her lips quite near his face), "and we didn't have half men enough and our cotillion was all spoiled. I don't care—we had a lovely time, even if you two men did behave disgracefully. No—I don't want to listen to a thing. I didn't come down to see either of you. (She had watched them both from her window as they crossed the street.) "What I want to know, Jack. is, who is Miss Felicia Grayson?"

"Why, Mr. Grayson's sister," burst out Jack—"the old gentleman who came to see me."

"That old fellow!"

"Yes, that old fellow—the most charming——"

"Not that remnant!" interrupted Garry.

"No, Garry—not that kind of a man at all, but a most delightful old gentleman by the name of Mr. Grayson," and Jack's eyes flashed. "He told me his sister was coming to town. What do you know about her, Corinne?" He was all excitement: Peter was to send for him when his sister arrived.

"Nothing—that's why I ask you. I've just got a note from her. She says she knew mamma when she lived in Washington, and that her brother has fallen in love with you, and that she won't have another happy moment—or something like that—if you and I don't come to a tea she is giving to a Miss Ruth MacFarlane; and that I am to give her love to mamma, and bring anybody I please with me."

"When?" asked Jack. He could hardly restrain his joy.

"I think next Saturday—yes, next Saturday," consulting the letter in her hand.

"Where? At Mr. Grayson's rooms?" cried Jack.

"Yes, at her brother's, she says. Here, Jack—you read it. Some number in East Fifteenth Street—queer place for people to live, isn't it, Garry?—people who want anybody to come to their teas. I've got a dressmaker lives over there somewhere; she's in Fifteenth Street, anyhow, for I always drive there."

Jack devoured the letter. This was what he had been hoping for. He knew the old gentleman would keep his word!

"Well, of course you'll go, Corinne?" he cried eagerly.

"Of course I'll do nothing of the kind. I think it's a great piece of impudence. I've never heard of her. Because you had her brother upstairs, that's no reason why— But that's just like these people. You give them an inch and——"

Jack's cheeks flushed: "But, Corinne! She's offered you a courtesy—asked you to her house, and——"

"I don't care; I'm not going! Would you, Garry

The son of the Collector hesitated for a moment. He had his own ideas of getting on in the world. They were not Jack's—his, he knew, would never succeed. And they were not exactly Corinne's—she was too particular. The fence was evidently the best place for him.

"Would be rather a bore, wouldn't it?" he replied

evasively, with a laugh. "Lives up under the roof, I guess, wears a dyed wig, got Cousin Mary Ann's daguerreotype on the mantle, and tells you how Uncle Ephraim——"

The door opened and Jack's aunt swept in. She never walked, or ambled, or stepped jauntily, or firmly, or as if she wanted to get anywhere in particular; she *swept* in, her skirts following meekly behind —half a yard behind, sometimes.

Corinne launched the inquiry at her mother, even before she could return Garry's handshake. "Who's Miss Grayson, mamma?"

"I don't know. Why, my child?"

"Well, she says she knows you. Met you in Washington."

"The only Miss Grayson I ever met in Washington, my dear, was an old maid, the niece of the Secretary of State. She kept house for him after his wife died. She held herself very high, let me tell you. A very grand lady, indeed. But she must be an old woman now, if she is still living. What did you say her first name was?"

Corinne took the open letter from Jack's hand. "Felicia. . . . Yes, Felicia."

"And what does she want?—money for some charity?" Almost everybody she knew, and some she didn't, wanted money for some charity. She was loosening her cloak as she spoke, Frederick standing by to relieve my lady of her wraps.

"No; she's going to give a tea and wants us all to

come. She's the sister of that old man who came to see Jack the other night, and——"

"Going to give a tea!—and the sister of— Well, then, she certainly isn't the Miss Grayson I know. Don't you answer her, Corinne, until I find out who she is."

"I'll tell you who she is," burst out Jack. His face was aflame now. Never had he listened to such discourtesy. He could hardly believe his ears.

"It wouldn't help me in the least, my dear Jack; so don't you begin. I am the best judge of who shall come to my house. She may be all right, and she may not, you can never tell in a city like New York, and you can't be too particular. People really do such curious pushing things now-a-days." This to Garry. "Now serve tea, Parkins. Come in all of you."

Jack was on the point of blazing out in indignation over the false position in which his friend had been placed when Peter's warning voice rang in his ears. The vulgarity of the whole proceeding appalled him, yet he kept control of himself.

"None for me, please, aunty," he said quietly. "I will join you later, Garry," and he mounted the stairs to his room.

CHAPTER VIII

Peter was up and dressed when Miss Felicia arrived, despite the early hour. Indeed that gay cavalier was the first to help the dear lady off with her travelling cloak and bonnet, Mrs. McGuffey folding her veil, smoothing out her gloves and laying them all upon the bed in the adjoining room—the one she kept in prime order for Miss Grayson's use.

The old fellow was facing the coffee-urn when he told her Jack's story and what he himself had said in reply, and how fine the boy was in his beliefs, and how well-nigh impossible it was for him to help him, considering his environment.

The dear lady had listened with her eyes fixed on Peter. It was but another of his benevolent finds; it had been the son of an old music teacher the winter before, and a boy struggling through college last spring;—always somebody who wanted to get ahead in one direction or another, no matter how impracticable his ambitions might be. This young man, however, seemed different; certain remarks had a true ring. Perhaps, after all, her foolish old brother—foolish when his heart misled him—might have found somebody at last who would pay for the time he spent

upon him. The name, too, had a familiar sound. She was quite sure the aunt must be the same rather over-dressed persistent young widow who had flitted in and out of Washington society the last year of her own stay in the capital. She had finally married a rich New York man of the same name. So she had heard.

The tea to which Jack and Corinne were invited was the result of this conversation. Trust Miss Felicia for doing the right thing and in the right way, whatever her underlying purpose might be; and then again she must look this new protégé over.

Peter at once joined in the project. Nothing pleased him so much as a function of any kind in which his dear sister was the centre of attraction, and this was always the case. Was not Mrs. McGuffey put to it, at these same teas, to know what to do with the hats and coats, and the long and short cloaks and overshoes, and lots of other things beside—umbrellas and the like—whenever Miss Felicia came to town? And did not the good woman have many of the cards of the former function hidden in her bureau drawer to show her curious friends just how grand a lady Miss Felicia was? General Waterbury, U. S. A., commanding the Department of the East, with headquarters at Governors Island, was one of them. And so were Colonel Edgerton, Judge Lambert and Mrs. Lambert; and His Excellency the French Ambassador, whom she had known as an attaché and who was passing through the city and had been overjoyed to

leave a card; as well as Sir Anthony Broadstairs, who expected to spend a week with her in her quaint home in Geneseo, but who had made it convenient to pay his respects in Fifteenth Street instead; to say nothing of the Coleridges, Thomases, Bordeauxs and Worthingtons, besides any number of people from Washington Square, with plenty more from Murray Hill and beyond.

Peter in his enthusiasm had made a mental picture of a repetition of all this and had already voiced it in the suggestion of these and various other prominent names, when Miss Felicia stopped him with:

"No, Peter—No. It's not to be a museum of fossils, but a garden full of rosebuds; nobody with a strand of gray hair will be invited. As for the lame, the halt and the blind, they can come next week. I've just been looking you over, Peter; you are getting old and wrinkled and pretty soon you'll be as cranky as the rest of them, and there will be no living with you. The Major, who is half your age"—I had come early, as was my custom, to pay my respects to the dear woman—"is no better. You are both of you getting into a rut. What you want is some young blood pumped into your shrivelled veins. I am going to hunt up every girl I know and all the boys, including that young Breen you are so wild over, and then I'll send for dear Ruth MacFarlane, who has just come North with her father to live, and who doesn't know a soul, and nobody over twenty-five is to be admitted. So if you and the Major want to come to Ruth's tea—

Ruth's, remember; not yours or the Major's, or mine—you will either have to pass the cake or take the gentlemen's hats. Do you hear?"

We heard, and we heard her laugh as she spoke, raising her gold lorgnon to her eyes and gazing at us with that half-quizzical look which so often comes over her face.

She was older than Peter—must have been: I never knew exactly. It would not have been wise to ask her, and nobody else knew but Peter, and he never told. And yet there was no mark of real old age upon her. She and Peter were alike in this. Her hair, worn Pompadour, was gray—an honest black-and-white gray; her eyes were bright as needle points; the skin slightly wrinkled, but fresh and rosy—a spare, straight, well-groomed old lady of—perhaps sixty—perhaps sixty-five, depending on her dress, or undress, for her shoulders were still full and well rounded. "The most beautiful neck and throat, sir, in all Washington in her day," old General Waterbury once told me, and the General was an authority. "You should have seen her in her prime, sir. What the devil the men were thinking of I don't know, but they let her go back to Geneseo, and there she has lived ever since. Why, sir, at a ball at the German Embassy she made such a sensation that—" but then the General always tells such stories of most of the women he knows.

There was but little left of that kind of beauty. She had kept her figure, it is true—a graceful, easy-

moving figure, with the waist of a girl; well-proportioned arms and small, dainty hands. She had kept, too, her charm of manner and keen sense of humor—she wouldn't have been Peter's sister otherwise—as well as her interest in her friends' affairs, especially the love-affairs of all the young people about her.

Her knowledge of men and women had broadened. She read them more easily now than when she was a girl—had suffered, perhaps, by trusting them too much. This had sharpened the tip end of her tongue to so fine a point that when it became active—and once in a while it did—it could rip a sham reputation up the back as easily as a keen blade loosens the seams of a bodice.

Peter fell in at once with her plan for a "Rosebud Tea," in spite of her raillery and the threatened possibility of our exclusion, promising not only to assist her with the invitations, but to be more than careful at the Bank in avoiding serious mistakes in his balances —so as to be on hand promptly at four. Moreover, if Jack had a sweetheart—and there was no question of it, or ought not to be—and Corinne had another what would be better than bringing them all down together, so that Miss Felicia could look them over, and Miss Ruth and the Major could get better acquainted, especially Jack and Miss Felicia; and more especially Jack and himself.

Miss Felicia's proposal having therefore been duly carried out, with a number of others not thought of when the tea was first discussed—including some pots

of geraniums in the window, red, of course, to match the color of Peter's room—and the freshening up of certain swiss curtains which so offended Miss Felicia's ever-watchful eyes that she burst out with: "It is positively disgraceful, Peter, to see how careless you are getting—" At which Mrs. McGuffey blushed to the roots of her hair, and washed them herself that very night before she closed her eyes. The great day having arrived, I say the tea-table was set with Peter's best, including "the dearest of silver teapots" that Miss Felicia had given him for special occasions; the table covered with a damask cloth and all made ready for the arrival of her guests. This done, the lady returned to her own room, from which she emerged an hour later in a soft gray silk relieved by a film of old lace at her throat, blending into the tones of her gray hair brushed straight up from her forehead and worn high over a cushion, the whole topped by a tiny jewel which caught the light like a drop of dew.

And a veritable grand dame she looked, and was, as she took her seat and awaited the arrival of her guests—in bearing, in the way she moved her head; in the way she opened her fan—in the selection of the fan itself, for that matter. You felt it in the color and length of her gloves; the size of her pearl earrings (not too large, and yet not too small), in the choice of the few rings that encircled her slender and now somewhat shrunken fingers (one hoop of gold had a history that the old French Ambassador could have told if he wanted to, so Peter once hinted to me)—

everything she did in fact betrayed a wide acquaintance with the great world and its requirements and exactions.

Other women of her age might of their choice drop into charities, or cats, or nephews and nieces, railing against the present and living only in the past; holding on like grim death to everything that made it respectable, so that they looked for all the world like so many old daguerreotypes pulled from the frames. Not so Miss Felicia Grayson of Geneseo, New York. Her past was a flexible, india-rubber kind of a past that she stretched out after her. She might still wear her hair as she did when the old General raved over her, although the frost of many winters had touched it; but she would never hold on to the sleeves of those days or the skirts or the mantles: Out or in they must go, be puffed, cut bias, or made plain, just as the fashion of the day insisted. Oh! a most level-headed, common-sense, old aristocrat was Dame Felicia!

With the arrival of the first carriage old Isaac Cohen moved his seat from the back to the front of his shop, so he could see everybody who got out and went in, as well as everybody who walked past and gazed up at the shabby old house and its shabbier steps and railings. Not that the shabby surroundings ever made any difference whether the guests were "carriage company" or not, to quote good Mrs. McGuffey. Peter would not be Peter if he lived anywhere else, and Miss Felicia wouldn't be half so quaint and charming if she had received her guests behind a marble or brownstone front with an awning stretched

to the curbstone and a red velvet carpet laid across the sidewalk, the whole patrolled by a bluecoat and two hired men.

The little tailor had watched many such functions before. So had the neighbors, who were craning their heads from the windows. They all knew by the carriages when Miss Felicia came to town and when she left, and by the same token for that matter. The only difference between this reception and former receptions, or teas, or whatever the great people up-stairs called them, was in the ages of the guests; not any gray whiskers and white heads under high silk hats, this time; nor any demure or pompous, or gentle, or, perhaps, faded old ladies puffing up Peter's stairs—and they did puff before they reached his door, where they handed their wraps to Mrs. McGuffey in her brave white cap and braver white apron. Only bright eyes and rosy faces to-day framed in tiny bonnets, and well-groomed young fellows in white scarfs and black coats.

But if anybody had thought of the shabby surroundings they forgot all about it when they mounted the third flight of stairs and looked in the door. Not only was Peter's bedroom full of outer garments, and Miss Felicia's, too, for that matter—but the banisters looked like a clothes-shop undergoing a spring cleaning, so thickly were the coats slung over its handrail. So, too, were the hall, and the hall chairs, and the gas bracket, and even the hooks where Peter hung his clothes to be brushed in the morning—every con-

ceivable place, in fact, wherever an outer wrap of any kind could be suspended, poked, or laid flat. That Mrs. McGuffey was at her wits' end—only a short walk—was evident from the way she grabbed my hat and coat and disappeared through a door which led to her own apartments, returning a moment later out of breath and, I fancied, a little out of temper.

And that was nothing to the way in which the owners of all these several habiliments were wedged inside. First came the dome of Peter's bald head surmounting his merry face, then the top of Miss Felicia's pompadour, with its tiny diamond spark bobbing about as she laughed and moved her head in saluting her guests and then mobs and mobs of young people packed tight, looking for all the world like a matinée crowd leaving a theatre (that is when you crane your neck to see over their heads), except that the guests were without their wraps and were talking sixteen to the dozen, and as merry as they could be.

"They are all here, Major," Peter cried, dragging me inside. It was wonderful how young and happy he looked. "Miss Corinne, and that loud Hullaballoo, Garry Minott, we saw prancing around at the supper—you remember—Holker gave him the ring."

"And Miss MacFarlane?" I asked.

"Ruth! Turn your head, my boy, and take a look at her. Isn't she a picture? Did you ever see a prettier girl in all your life, and one more charmingly dressed? Ruth, this is the Major . . . nothing else

. . . just the Major. He is perfectly docile, kind and safe, and——"

"—And drives equally well in single or double harness, I suppose," laughed the girl, extending her hand and giving me the slightest dip of her head and bend of her back in recognition, no doubt, of my advancing years and dignified bearing—in apology, too, perhaps, for her metaphor.

"In *single*—not double," rejoined Peter. "He's the sourest, crabbedest old bachelor in the world—except myself."

Again her laugh bubbled out—a catching, spontaneous kind of laugh, as if there were plenty more packed away behind her lips ready to break loose whenever they found an opening.

"Then, Major, you shall have two lumps to sweeten you up," and down went the sugar-tongs into the silver bowl.

Here young Breen leaned forward and lifted the bowl nearer to her hand, while I waited for my cup. He had not left her side since Miss Felicia had presented him, so Peter told me afterward. I had evidently interrupted a conversation, for his eyes were still fastened upon hers, drinking in her every word and movement.

"And is sugar your cure for disagreeable people, Miss MacFarlane?" I heard him ask under his breath as I stood sipping my tea.

"That depends on how disagreeable they are," she answered. This came with a look from beneath her eyelids.

"I must be all right, then, for you only gave me one lump—" still under his breath.

"Only one! I made a mistake—" Eyes looking straight into Jack's, with a merry twinkle gathering around their corners.

"Perhaps I don't need any at all."

"Yes, I'm sure you do. Here—hold your cup, sir; I'll fill it full."

"No, I'm going to wait and see what effect one lump has. I'm beginning to get pleasant already—and I was cross as two sticks when I——"

And then she insisted he should have at least three more to make him at all bearable, and he said there would be no living with him he would be so charming and agreeable, and so the talk ran on, the battledoor and shuttlecock kind of talk—the same prattle that we have all listened to dozens of times, or should have listened to, to have kept our hearts young. And yet not a talk at all; a play, rather, in which words count for little and the action is everything: Listening to the toss of a curl or the lowering of an eyelid; answering with a lift of the hand—such a strong brown hand, that could pull an oar, perhaps, or help her over dangerous places! Then her white teeth, and the way the head bent; and then his ears and how close they lay to his head; and the short, glossy hair with the faintest bit of a curl in it. And then the sudden awakening: Oh, yes—it was the sugar Mr. Breen wanted, of course. What was I thinking of?

And so the game went on, neither of them caring

where the ball went so that it could be hit again when it came their way.

When it was about to stay its flight I ventured in with the remark that she must not forget to give my kindest and best to her good father. I think she had forgotten I was standing so near.

"And you know daddy!" she cried—the real girl was shining in her eyes now—all the coquetry had vanished from her face.

"Yes—we worked together on the piers of the big bridge over the Delaware; oh, long ago."

"Isn't he the very dearest? He promised to come here to-day, but I know he won't. Poor daddy, he gets home so tired sometimes. He has just started on the big tunnel and there is so much to do. I have been helping him with his papers every night. But when Aunt Felicia's note came—she isn't my real aunt, you know, but I have called her so ever since I was a little girl—daddy insisted on my coming, and so I have left him for just a few days. He will be so glad when I tell him I have met one of his old friends."

There was no question of her beauty, or poise, or her naturalness.

"Been a lady all her life, my dear Major, and her mother before her," Miss Felicia said when I joined her afterward, and Miss Felicia knew. "She is not like any of the young girls about, as you can see for yourself. Look at her now," she whispered, with an approving nod of her head.

Again my eyes sought the girl. The figure was

willowy and graceful; the shoulders sloping, the arms tapering to the wrists. The hair was jet black—"Some Spanish blood somewhere," I suggested, but the dear lady answered sharply, "Not a drop; French Huguenot, my dear Major, and I am surprised you should have made such a mistake." This black hair parted in the middle, lay close to her head—such a wealth and torrent of it; even with tucking it behind her ears and gathering it in a coil in her neck it seemed just ready to fall. The face was oval, the nose perfect, the mouth never still for an instant, so full was it of curves and twinkles and little quivers; the eyes big, absorbing, restful, with lazy lids that lifted slowly and lay motionless as the wings of a resting butterfly, the eyebrows full and exquisitely arched. Had you met her in mantilla and high-heeled shoes, her fan half shading her face, you would have declared, despite Miss Felicia's protest, that only the click of the castanets was needed to send her whirling to their rhythm. Had she tied that same mantilla close under her lovely chin, and passed you with upturned eyes and trembling lips, you would have sworn that the Madonna from the neighboring church had strayed from its frame in search of the helpless and the unhappy; and had none of these disguises been hers, and she had flashed by you in the open some bright morning mounted on her own black mare, face aglow, eyes like stars, her wonderful hair waving in the wind, you would have stood stock-still in admiration, fear gripping your throat, a prayer in

your heart for the safe home-coming of one so fearless and so beautiful.

There was, too, about her a certain gentleness, a certain disposition to be kind, even when her inherent coquetry—natural in the Southern girl—led her into deep waters; a certain tenderness that made friends of even unhappy suitors (and I heard that she could not count them on her fingers) who had asked for more than she could give—a tenderness which healed the wound and made lovers of them all for life.

And then her Southern speech, indescribable and impossible in cold type. The softening of the consonants, the slipping away of the terminals, the slurring of vowels, and all in that low, musical voice born outside of the roar and crash of city streets and crowded drawing-rooms with each tongue fighting for mastery.

All this Jack had taken in, besides a thousand other charms visible only to the young enthusiast, before he had been two minutes in her presence. As to her voice, he knew she was one of his own people when she had finished pronouncing his name. Somebody worth while had crossed his path at last!

And with this there had followed, even as he talked to her, the usual comparisons made by all young fellows when the girl they don't like is placed side by side with the girl they do. Miss MacFarlane was tall and Corinne was short; Miss MacFarlane was dark, and he adored dark, handsome people—and Corinne was light; Miss MacFarlane's voice was low and soft, her movements slow and graceful, her speech

gentle—as if she were afraid she might hurt some one inadvertently; her hair and dress were simple to severity. While Corinne—well, in every one of these details Corinne represented the exact opposite. It was the blood! Yes, that was it—it was her blood! Who was she, and where did she come from? Would Corinne like her? What impression would this high-bred Southern beauty make upon the pert Miss Wren, whose little nose had gone down a point or two when her mother had discovered, much to her joy, the week before, that it was the *real* Miss Grayson and not an imitation Miss Grayson who had been good enough to invite her daughter and any of her daughter's friends to tea; and it had fallen another point when she learned that Miss Felicia had left her card the next day, expressing to the potato-bug how sorry she was to hear that the ladies were out, but that she hoped it would only be a matter of a few days before "she would welcome them" to her own apartments, or words to that effect, Frederick's memory being slightly defective.

It was in answer to this request that Mrs. Breen, after consulting her husband, had written three acceptances before she was willing that Frederick should leave it with his own hands in Fifteenth Street—one beginning, "It certainly is a pleasure after all these years" —which was discarded as being too familiar; another, "So good of you, dear Miss Grayson," which had a similar fate; and the third, which ran, "My daughter will be most happy, dear Miss Grayson, to be with

you," etc., which was finally sealed with the Breen crest—a four-legged beastie of some kind on its hind legs, with a motto explanatory of the promptness of his ancestors in times of danger. Even then Corinne had hesitated about accepting until Garry said: "Well, let's take it in, anyhow—we can skip out if they bore us stiff."

Knowing these things, therefore, and fearing that after all something would happen to mar the pleasant relations he had established with Peter, and with the honor of his uncle's family in his keeping, so to speak, Jack had awaited the arrival of Corinne and Garry with considerable trepidation. What if, after all, they should stay away, ignoring the great courtesy which this most charming of old ladies—never had he seen one so lovable or distinguished—had extended to them; and she a stranger, too, and all because her brother Peter had asked her to be kind to a boy like himself.

The entrance of Corinne and Garry, therefore, into the crowded room half an hour after his own had brought a relief to Jack's mind (he had been watching the door, so as to be ready to present them), which Miss Felicia's gracious salutation only intensified.

"I remember your dear mother perfectly," he heard the old lady say as she advanced to Corinne and took both her hands. "And she was quite lovely. And this I am very sure is Mr. Breen's friend, Mr. Minott, who has carried off all the honors. I am delighted to see you both. Peter, do you take these dear young people and present them to Ruth."

The two had thereupon squeezed through to Ruth's side; Peter in his formal introduction awarding to Garry all the honors to which he was entitled, and then Ruth, remembering her duties, said how glad she was to know them; and would they have lemon or sugar?—and Corinne, with a comprehensive glance of her rival, declined both, her excuse being that she was nearly dead now with the heat and that a cup of tea would finish her. Jack had winced when his ears caught the flippant answer, but it was nothing to the way in which he shrivelled up when Garry, after shaking Miss MacFarlane's hand as if it had been a pump-handle instead of a thing so dainty that no boy had a right to touch it except with reverence in his heart, had burst out with: "Glad to see you. From the South, I hear—" as if she was a kangaroo or a Fiji Islander. He had seen Miss MacFarlane give a little start at Garry's familiar way of speaking, and had noticed how Ruth shrank behind the urn as if she were afraid he would touch her again, although she had laughed quite good-naturedly as she answered:

"Not very far South; only from Maryland," and had then turned to Jack and continued her talk with the air of one not wishing to be further interrupted.

The Scribe does not dare to relate what would have become of one so sensitive as our hero could he have heard the discussion going on later between the two young people when they were backed into one of Peter's book-cases and stood surveying the room. "Miss MacFarlane isn't at all my kind of a girl," Corinne

had declared to Garry. "Really, I can't see why the men rave over her. Pretty?—yes, sort of so-so; but no style, and *such* clothes! Fancy wearing a pink lawn and a sash tied around her waist like a girl at a college commencement—and as to her hair—why no one has ever *thought* of dressing her hair that way for *ages* and *ages*."

Her mind thus relieved, my Lady Wren had made a survey of the rooms, wondering what they wanted with so many funny old portraits, and whether the old gentleman or his sister read the dusty books, Garry remarking that there were a lot of "swells" among the young fellows, many of whom he had heard of but had never met before. This done the two wedged their way out, without ever troubling Peter or Miss Felicia with their good-bys, Garry telling Corinne that the old lady wouldn't know they were gone, and Corinne adding under her breath that it didn't make any difference to her if she did.

CHAPTER IX

But Jack stayed on.

This was the atmosphere he had longed for. This, too, was where Peter lived. Here were the chairs he sat in, the books he read, the pictures he enjoyed. And the well-dressed, well-bred people, the hum of low voices, the clusters of roses, the shaded candles, their soft rosy light falling on the egg-shell cups and saucers and silver service, and the lovely girl dispensing all this hospitality and cheer! Yes, here he could live, breathe, enjoy life. Everything was worth while and just as he had expected to find it.

When the throng grew thick about her table he left Ruth's side, taking the opportunity to speak to Peter or Miss Felicia (he knew few others), but he was back again whenever the chance offered.

"Don't send me away again," he pleaded when he came back for the twentieth time, and with so much meaning in his voice that she looked at him with wide-open eyes. It was not what he said—she had been brought up on that kind of talk—it was the way he said it, and the inflection in his voice.

"I have been literally starving for somebody like you to talk to," he continued, drawing up a stool and settling himself determinedly beside her.

"For me! Why, Mr. Breen, I'm not a piece of bread—" she laughed. "I'm just girl." He had begun to interest her—this brown-eyed young fellow who wore his heart on his sleeve, spoke her dialect and treated her as if she were a duchess.

"You are life-giving bread to me, Miss MacFarlane," answered Jack with a smile. "I have only been here six months; I am from the South, too." And then the boy poured out his heart, telling her, as he had told Peter, how lonely he got sometimes for some of his own kind; and how the young girl in the lace hat and feathers, who had come in with Garry, was his aunt's daughter; and how he himself was in the Street, signing checks all day—at which she laughed, saying in reply that nothing would give her greater pleasure than a big book with plenty of blank checks —she had never had enough, and her dear father had never had enough, either. But he omitted all mention of the faro bank and of the gamblers—such things not being proper for her ears, especially such little pink shells of ears, nestling and half hidden in her beautiful hair.

There was no knowing how long this absorbing conversation might have continued (it had already attracted the attention of Miss Felicia) had not a great stir taken place at the door of the outside hall. Somebody was coming upstairs; or had come upstairs; somebody that Peter was laughing with—great, hearty laughs, which showed his delight; somebody that made Miss Felicia raise her head and listen, a light

breaking over her face. Then Peter's head was thrust in the door:

"Here he is, Felicia. Come along, Holker—I have been wondering——"

"Been wondering what, Peter? That I'd stay away a minute longer than I could help after this dear lady had arrived? . . . Ah, Miss Felicia! Just as magnificent and as young as ever. Still got that Marie Antoinette look about you—you ought really——"

"Stop that nonsense, Holker, right away," she cried, advancing a step to greet him.

"But it's all true, and——"

"Stop, I tell you; none of your sugar-coated lies. I am seventy if I am a day, and look it, and if it were not for these furbelows I would look eighty. Now tell me about yourself and Kitty and the boys, and whether the Queen has sent you the Gold Medal yet, and if the big Library is finished and——"

"Whew! what a cross examination. Wait—I'll draw up a set of specifications and hand them in with a new plan of my life."

"You will do nothing of the kind! You will draw up a chair—here, right alongside of me, and tell me about Kitty and— No, Peter, he is not going to be taken over and introduced to Ruth for at least five minutes. Peter has fallen in love with her, Holker, and I do not blame him. One of these young fellows—there he is still talking to her—hasn't left her side since he put his eyes on her. Now begin— The Medal?——"

"Expected by next steamer."

"The Corn Exchange?"

"All finished but the inside work."

"Kitty?"

"All finished but the outside work."

Miss Felicia looked up. "Your wife, I mean, you stupid fellow."

"Yes, I know. She would have come with me but her dress didn't arrive in time."

Miss Felicia laughed: "And the boys?"

"Still in Paris—buying bric-a-brac and making believe they're studying architecture and— But I'm not going to answer another question. Attention! Miss Felicia Grayson at the bar!"

The dear lady straightened her back, her face crinkling with merriment.

"Present!" she replied, drawing down the corners of her mouth.

"When did you leave home? How long will you stay? Can you come to dinner—you and Methusaleh —on Wednesday night?"

"I refuse to answer by advice of counsel. As to coming to dinner, I am not going anywhere for a week —then I am coming to you and Kitty, whether it is Wednesday or any other night. Now, Peter, take him away. He's so puffed up with his Gold Medal he's positively unbearable."

All this time Jack had been standing beside Ruth. He had heard the stir at the door and had seen Holker join Miss Felicia, and while the talk between the two lasted he had interspersed his talk to Ruth with accounts

of the supper, and Garry's getting the ring, to which was added the boy's enthusiastic tribute to the architect himself. "The greatest man I have met yet," he said in his quick, impulsive way. "We don't have any of them down our way. I never saw one—nobody ever did. Here he comes with Mr. Grayson. I hope you will like him."

Ruth made a movement as if to start to her feet. To sit still and look her best and attend to her cups and hot water and tiny wafers was all right for men like Jack, but not with distinguished men like Mr. Morris.

Morris had his hand on her chair before she could move it back.

"No, my dear young lady—you'll please keep your seat. I've been watching you from across the room and you make too pretty a picture as you are. Tea?—Not a drop."

"Oh, but it is so delicious—and I will give you the very biggest piece of lemon that is left."

"No—not a drop; and as to lemon—that's rank poison to me. You should have seen me hobbling around with gout only last week, and all because somebody at a reception, or tea, or some such plaguey affair, made me drink a glass of lemonade. Give it to this aged old gentleman—it will keep him awake. Here, Peter!"

Up to this moment no word had been addressed to Jack, who stood outside the half circle waiting for some sign of recognition from the great man.

and a little disappointed when none came. He did not know that one of the great man's failings was his forgetting the names even of those of his intimate friends—such breaks as "Glad to see you—I remember you very well, and very pleasantly, and now please tell me your name," being a common occurrence with the great architect—a failing that everybody pardoned.

Peter noticed the boy's embarrassment and touched Morris's arm.

"You remember Mr. Breen, don't you, Holker? He was at your supper that night—and sat next to me."

Morris whirled quickly and held out his hand, all his graciousness in his manner.

"Yes, certainly. You took the ring to Minott, of course. Very glad to meet you again—and what did you say his name was, Peter?" This in the same tone of voice—quite as if Jack were miles away.

"Breen—John Breen," answered Peter, putting his arm on Jack's shoulder, to accentuate more clearly his friendship for the boy.

"All the better, Mr. John Breen—doubly glad to see you, now that I know your name. I'll try not to forget it next time. Breen! Breen! Peter, where have I heard that name before? Breen—where the devil have I— Oh, yes—I've got it now. Quite a common name, isn't it?"

Jack assured him with a laugh that it was; there were more than a hundred in the city directory. He

wasn't offended at Morris forgetting his name, and wanted him to see it.

"Glad to know it; wouldn't like to think you were mixed up in the swindle. You ought to thank your stars, my dear fellow, that you got into architecture instead of into Wall——"

"But I am in——"

"Yes, I know—you're with Hunt—" (another instance of a defective memory) "and you couldn't be with a better man—the best in the profession, really. I'm talking of some scoundrels of your name—Breen & Co., the firm is—who, I hear, have cheated one of my clients—young Gilbert—fine fellow—just married—persuaded him to buy some gold stock—Mukton Lode, I think they called it—and robbed him of all he has. He must stop on his house I hear. And now, my dear Miss—" here he turned to the young girl—"I really forget——"

"Ruth," she answered with a smile. She had taken Morris's measure and had already begun to like him as much as Jack did.

"Yes—Miss Ruth—Now, please, my dear girl, keep on being young and very beautiful and very wholesome, for you are every one of these things, and I know you'll forgive me for saying so when I tell you that I have two strapping young fellows for sons who are almost old enough to make love to you. Come, Peter, show me that copy of Tacitus you wrote me about. Is it in good condition?" They were out of Jack's hearing now, Morris adding, "Fine type of

Southern beauty, Peter. Big design, with broad lines everywhere. Good, too—good as gold. Something about her forehead that reminds me of the Italian school. Looks as if Bellini might have loved her. Hello, Major! What are you doing here all by yourself?"

Jack stood transfixed!

Horror, anger, humiliation over the exposure (it was unheard, if he had but known it, by any one in the room except Peter and himself) rushed over him in hot concurrent waves. It was his uncle, then, who had robbed young Gilbert! The Mukton Lode! He had handled dozens of the certificates, just as he had handled dozens of others, hardly glancing at the names. He remembered overhearing some talk one day in which his uncle had taken part. Only a few days before he had sent a bundle of Mukton certificates to the transfer office of the company.

Then a chill struck him full in the chest and he shivered to his finger-tips. Had Ruth heard?—and if she had heard, would she understand? In his talk he had given her his true self—his standards of honor—his beliefs in what was true and worth having. When she knew all—and she must know—would she look upon him as a fraud? That his uncle had been accused of a shrewd scoop in the Street did not make his clerk a thief, but would she see the difference?

All these thoughts surged through his mind as he stood looking into her eyes, her hand in his while he made his adieux. He had determined, before Morris

fired the bomb which shattered his hopes, to ask if he might see her again, and where, and if there could be found no place fitting and proper, she being motherless and Miss Felicia but a chaperon, to write her a note inviting her to walk up through the Park with him, and so on into the open where she really belonged. All this was given up now. The best thing for him was to take his leave as quietly as possible, without committing her to anything—anything which he felt sure she would repudiate as soon as she learned—if she did not know already—how undesirable an acquaintance John Breen, of Breen & Co., was, etc.

As to his uncle's share in the miserable transaction, there was but one thing to do—to find out, and from his own lips, if possible, if the story were true, and if so to tell him exactly what he thought of Breen & Co. and the business in which they were engaged. Peter's advice was good, and he wished he could follow it, but here was a matter in which his honor was concerned. When this side of the matter was presented to Mr. Grayson he would commend him for his course of action. To think that his own uncle should be accused of a transaction of this kind—his own uncle and a Breen! Could anything be more horrible!

So sudden was his departure from the room—just "I must go now; I'm so grateful to you all for asking me, and I've had such a good— Good-by—" that Miss Felicia looked after him in astonishment, turning to Peter with:

"Why, what's the matter with the boy? I wanted

him to dine with us. Did you say anything to him, Peter, to hurt his feelings?"

Peter shook his head. Morris, he knew, was the unconscious culprit, but this was not for his sister's or Ruth's ears—not, at least, until he could get at the exact facts for himself.

"He is as sensitive as a plant," continued Peter; "he closes all up at times. But he is genuine, and he is sincere—that's better than poise, sometimes."

"Well, then, maybe Ruth has offended him," suggested Miss Felicia. "No—she couldn't. Ruth, what have you done to young Mr. Breen?"

The girl threw back her head and laughed.

"Nothing."

"Well, he went off as if he had been shot from a gun. That is not like him at all, I should say, from what I have seen of him. Perhaps I should have looked after him a little more. I tried once, but I could not get him away from you. His manner is really charming when he talks, and he is so natural and so well bred; not at all like his friend, of whom he seems to think so much. How did you like him, dear Ruth?"

"Oh, I don't know." She knew, but she didn't intend to tell anybody. "He's very shy and——"

"—And very young."

"Yes, perhaps."

"And very much of a gentleman," broke in Peter in a decided tone. No one should misunderstand the boy if he could help it.

Again Ruth laughed. Neither of them had touched the button which had rung up her sympathy and admiration.

"Of course he is a gentleman. He couldn't be anything else. He is from Marvland, you know."

CHAPTER X

Reference has been made in these pages to a dinner to be given in the house of Breen to various important people, and to which Mr. Peter Grayson, the honored friend of the distinguished President of the Clearing House, was to be invited. The Scribe is unable to say whether the distinguished Mr. Grayson received an invitation or not. Breen may have thought better of it, or Jack may have discouraged it after closer acquaintance with the man who had delighted his soul as no other man except his father had ever done—but certain it is that he was not present, and equally certain is it that the distinguished Mr. Portman was, and so were many of the directors of the Mukton Lode, not to mention various others—capitalists whose presence would lend dignity to the occasion and whose names and influence would be of inestimable value to the future of the corporation.

As fate would have it the day for assuaging the appetites of these financial magnates was the same that Miss Felicia had selected for her tea to Ruth, and the time at which they were to draw up their chairs but two hours subsequent to that in which Jack, crushed and humiliated by his uncle's knavery, had crept downstairs and into the street.

In this frame of mind the poor boy had stopped at the Magnolia in the hope of finding Garry, who must, he thought, have left Corinne at home, and then retraced his steps to the club. He must explode somewhere and with some one, and the young architect was the very man he wanted. Garry had ridiculed his old-fashioned ideas and had advised him to let himself go. Was the wiping out of Gilbert's fortune part of the System? he asked himself.

As he hunted through the rooms, almost deserted at this hour, his eyes searching for his friend, a new thought popped into his head, and with such force that it bowled him over into a chair, where he sat staring straight in front of him. To-night, he suddenly remembered, was the night of the dinner his uncle was to give to some business friends—"A Gold-Mine Dinner," his aunt had called it. His cheeks flamed again when he thought that these very men had helped in the Mukton swindle. To interrupt them, though, at their feast—or even to mention the subject to his uncle while the dinner was in progress—was, of course, out of the question. He would stay where he was; dine alone, unless Garry came in, and then when the last man had left his uncle's house he would have it out with him.

Biffton was the only man who disturbed his solitude. Biffy was in full evening dress—an enormous white carnation in his button-hole and a crush hat under his arm. He was booked for a "Stag," he said with a yawn, or he would stay and keep him company. Jack

didn't want any company—certainly not Biffy—most assuredly not any of the young fellows who had asked him about Gilbert's failure. What he wanted was to be left alone until eleven o'clock, during which time he would get something to eat.

Dinner over, he buried himself in a chair in the library and let his mind roam. Angry as he was, Ruth's image still haunted him. How pretty she was—how gracefully she moved her arm as she lifted the cups; and the way the hair waved about her temples; and the tones of her voice—and dear Peter, so kind and thoughtful of him, so careful that he should be introduced to this and that person; and Miss Felicia! What a great lady she was; and yet he was not a bit afraid of her. What would they all think of him when the facts of his uncle's crime came to their ears, and they *must* come sooner or later. What, too, would Peter think of him for breaking out on his uncle, which he firmly intended to do as soon as the hour hand reached eleven? Nor would he mince his words. That an outrage of this kind could be committed on an unsuspecting man was bad enough, but that it should have taken place in his own uncle's office, bringing into disrepute his father's and his own good name, was something he could not tolerate for a moment. This he intended saying to his uncle in so many plain words; and so leaving our hero with his soul on fire, his mind bent on inflammables, explosives, high-pressures—anything in fact that once inserted under the solid body of the senior Breen would blow

that gentleman into space—we will betake ourselves to his palatial home.

The dinner being an important one, no expense had been spared.

All day long boys in white aprons had sprung from canvas-covered wagons, dived in Arthur Breen's kitchen and dived out again after depositing various eatables, drinkables and cookables—among them six pair of redheads, two saddles of mutton, besides such uncanny things as mushrooms, truffles and the like, all of which had been turned over to the chef, who was expressly engaged for the occasion, and whose white cap—to quote Parkins—"Gives a hair to the scullery which reminded him more of 'ome than anything 'e 'ad seen since 'e left 'is lordship's service."

Upstairs more wonderful things had been done. The table of the sepulchral dining-room was transformed into a bed of tulips, the mantel a parterre of flowers, while the sideboard, its rear packed with the family silver, was guarded by a row of bottles of various sizes, shapes and colors; various degrees of cobwebbed shabbiness, too—containing the priceless vintages which the senior member of the firm of Breen & Co. intended to set before his friends.

Finally, as the dinner hour approached, all the gas-jets were ablaze; not only the side lights in the main hall, and the overhead lantern which had shed its rays on Peter's bald head, but the huge glass chandelier hung in the middle of the satin-upholstered drawing-room, as well as the candelabra on the mantel with

their imitation wax candles and brass wicks—everything, in fact, that could add to the brilliancy of the occasion.

All this, despite the orderly way in which the millionaire's house was run, had developed a certain nervous anxiety in the host himself, the effect of which had not yet worn off, although but a few minutes would elapse before the arrival of the guests. This was apparent in the rise and fall of Breen's heels, as he seesawed back and forth on the hearth-rug in the satin-lined drawing-room, with his coat-tails spread to the lifeless grate, and from the way he glanced nervously at the mirror to see that his cravat was properly tied and that his collar did not ride up in the back.

The only calm person in the house was the ex-widow. With the eyes of a major-general sweeping the field on the eve of an important battle, she had taken in the disposition of the furniture, the hang of the curtains and the placing of the cushions and lesser comforts. She had also arranged with her own hands the masses of narcissus and jonquils on the mantels, and had selected the exact shade of yellow tulips which centred the dining-room table. It was to be a "Gold-Mine Dinner," so Arthur had told her, "and everything must be in harmony."

Then seeing Parkins, who had entered unexpectedly and caught her in the act (it is bad form for a hostess to arrange flowers in some houses—the butler does that), she asked in an indifferent tone: "And how many are we to have for dinner, Parkins?" She

knew, of course, having spent an hour over a diagram placing the guests.

"Fourteen, my lady."

"Fourteen!—really, quite a small affair." And with the air of one accustomed all her life to banquets in palaces of state, she swept out of the room.

The only time she betrayed herself was just before the arrival of the guests, when her mind reverted to her daughter.

"The Portmans are giving a ball next week, Arthur, and I want Corinne to go. Are you sure he is coming?"

"Don't worry, Kitty, Portman's coming; and so are the Colonel, and Crossbin, and Hodges, and the two Chicago directors, and Mason, and a lot more. Everybody's coming, I tell you. If Mukton Lode doesn't sit up and take notice with a new lease of life after to-night, I'm a Dutchman. Run, there's the bell."

The merciful Scribe will spare the reader the details incident upon the arrival of the several guests. These dinners are all alike: the announcements by the butler; the passing of the cocktails on a wine-tray; the standing around until the last man has entered the drawing-room; the perfunctory talk—the men who have met before hobnobbing instantly with each other, the host bearing the brunt of the strangers; the saunter into the dining-room, the reading of cards, and the "Here you are, Mr. Portman, right alongside Mr. Hodges. And Crossbin, you are down there somewhere"; the spreading of napkins and squaring of everybody's elbow as each man drops into his seat.

Neither will the reader be told of the various dishes or their garnishings. These pages have so far been filled with little else beside eating and drinking, and with reason, too, for have not all the great things in life been begun over some tea-table, carried on at a luncheon, and completed between the soup and the cordials? Kings, diplomats and statesmen have long since agreed that for baiting a trap there is nothing like a soup, an entrée and a roast, the whole moistened by a flagon of honest wine. The bait varies when the financier or promoter sets out to catch a capitalist, just as it does when one sets out to catch a mouse, and yet the two mammals are much alike—timid, one foot at a time, nosing about to find out if any of his friends have had a nibble; scared at the least disturbing echo—then the fat, toothsome cheese looms up (Breen's Madeira this time), and in they go.

But if fuller description of this special bait be omitted, there is no reason why that of the baiters and the baited should be left out of the narrative.

Old Colonel Purviance, of the Chesapeake Club, for one—a big-paunched man who always wore, summer and winter, a reasonably white waistcoat and a sleazy necktie; swore in a loud voice and dropped his g's when he talked. "Bit 'em off," his friends said, as he did the end of his cigars. He had, in honor of the occasion, so contrived that his black coat and trousers matched this time, while his shoestring tie had been replaced by a white cravat. But the waistcoat was of the old pattern and the top button loose, as usual. The

Colonel earned his living—and a very comfortable one it was—by promoting various enterprises—some of them rather shady. He had also a gift for both starting and maintaining a boom. Most of the Mukton stock owned by the Southern contingent had been floated by him. Another of his accomplishments was his ability to label correctly, with his eyes shut, any bottle of Madeira from anybody's cellar, and to his credit, be it said, he never lied about the quality, be it good, bad or abominable.

Next to him sat Mason, from Chicago—a Westerner who had made his money in a sudden rise in real estate, and who had moved to New York to spend it: an outspoken, common-sense, plain man, with yellow eyebrows, yellow head partly bald, and his red face blue-specked with powder marks due to a premature blast in his mining days. Mason couldn't tell the best Tiernan Madeira from corner-grocery sherry, and preferred whiskey at any and all hours—and what was more, never assumed for one instant that he could.

Then came Hodges, the immaculately dressed epicure—a pale, clean-shaven, eye-glassed, sterilized kind of a man with a long neck and skinny fingers, who boasted of having twenty-one different clarets stored away under his sidewalk which were served to ordinary guests, and five special vintages which he kept under lock and key, and which were only uncorked for the elect, and who invariably munched an olive before sampling the next wine. Then followed such lesser lights, as Nixon, Leslie and the other guests.

A most exacting group of *bons vivants*, these. The host had realized it and had brought out his best. Most of it, to be sure, had come from Beaver Street, something "rather dry, with an excellent bouquet," the crafty salesman with gimlet eyes had said; but, then, most of the old Madeira does come from Beaver Street, except Portman's, who has a fellow with a nose and a palate hunting the auction rooms for that particular Sunset of 1834 which had lain in old Mr. Grinnell's cellar for twenty-two years; and that other of 1839, once possessed by Colonel Purviance, a wine which had so sharpened the Colonel's taste that he was always uncomfortable when dining outside of his club or away from the tables of one or two experts like himself.

These, then, were the palates to which Breen catered. Back of them lay their good-will and good feeling; still back of them, again, their bank accounts and—another scoop in Mukton! Most of the guests had had a hand in the last deal and they were ready to share in the next. Although this particular dinner was supposed to be a celebration of the late victory, two others, equally elaborate, had preceded it; both Crossbin and Hodges having entertained nearly this same group of men at their own tables. That Breen, with his reputation for old Madeira and his supposed acquaintance with the intricacies of a Maryland kitchen, would outclass them both, had been whispered a dozen times since the receipt of his invitation, and he knew it. Hence the alert boy, the chef in the white cap, and hence the seesawing on the hearth-rug.

"Like it, Crossbin?" asked Breen.

Parkins had just passed down the table with a dust-covered bottle which he handled with the care of a collector fingering a peachblow vase. The precious fluid had been poured into that gentleman's glass and its contents were now within an inch of his nose.

The moment was too grave for instant reply; Mr. Crossbin was allowing the aroma to mount to the innermost recesses of his nostrils. It had only been a few years since he had performed this same trick with a gourd suspended from a nail in his father's back kitchen, overlooking a field of growing corn; but that fact was not public property—not here in New York.

"Yes—smooth, and with something of the hills in it. Château Lamont, is it not, of '61?"

It was Château of something-or-other, and of some year, but Breen was too wise to correct him. He supposed it was Château Lafitte—that is, he had instructed Parkins to serve that particular wine and vintage.

"Either '61 or '63," replied Breen with the air of positive certainty. (How that boy in the white apron, who had watched the boss paste on the labels, would have laughed had he been under the table.)

Further down the cloth Hodges, the epicure, was giving his views as to the proper way of serving truffles. A dish had just passed, with an underpinning of crust. Hodges's early life had qualified him as an expert in cooking, as well as in wines: Ten years in a country

store swapping sugar for sausages and tea for butter and eggs; five more clerk in a Broadway cloth house, with varied boarding-house experiences (boiled mutton twice a week, with pudding on Sundays); three years junior partner, with a room over Delmonico's; then a rich wife and a directorship in a bank (his father-in-law was the heaviest depositor); next, one year in Europe and home, as vice-president, and at the present writing president of one of the certify-as-early-as-ten-o'clock-in-the-morning kind of banks, at which Peter would so often laugh. With these experiences there came the usual blooming and expanding—all the earlier life forgotten, really ignored. Soon the food of the country became unbearable. Even the canvasbacks must feed on a certain kind of wild celery; the oysters be dredged from a particular cove, and the terrapin drawn from their beds with the Hodges' coat of arms cut in their backs before they would be allowed a place on the ex-clerk's table.

It is no wonder, then, that everybody listened when the distinguished epicure launched out on the proper way to both acquire and serve so rare and toothsome a morsel as a truffle.

"Mine come by every steamer," Hodges asserted in a positive tone—not to anybody in particular, but with a sweep of the table to attract enough listeners to make it worth while for him to proceed. "My man is aboard before the gang-plank is secure—gets my package from the chief steward and is at my house with the truffles within an hour. Then I at once take

proper care of them. That is why my truffles have that peculiar flavor you spoke of, Mr. Portman, when you last dined at my house. You remember, don't you?"

Portman nodded. He did not remember—not the truffles. He recalled some white port—but that was because he had bought the balance of the lot himself.

"Where do they come from?" inquired Mason, the man from Chicago. He wanted to know and wasn't afraid to ask.

"All through France. Mine are rooted near a little village in the Province of Périgord."

"What roots 'em?"

"Hogs—trained hogs. You are familiar, of course, with the way they are secured?"

Mason—plain man as he was—wasn't familiar with anything remotely connected with the coralling of truffles, and said so. Hodges talked on, his eye resting first on one and then another of the guests, his voice increasing in volume whenever a fresh listener craned his neck, as if the information was directed to him alone—a trick of Hodges's when he wanted an audience.

"And now a word of caution," he continued; "something that most of you may not know—always root on a rainy day—sunshine spoils their flavor—makes them tough and leathery."

"Kind of hog got anything to do with the taste?" asked Mason in all sincerity. He was learning New York ways—a new lesson each day, and intended to keep on, but not by keeping his mouth shut.

"Nothing whatever," replied Hodges. "They must never be allowed to bite them, of course. You can wound a truffle as you can everything else."

Mason looked off into space and the Colonel bent his ear. Purviance's diet had been largely drawn from his beloved Chesapeake, and "dug-up dead things" —as he called the subject under discussion—didn't interest him. He wanted to laugh—came near it—then he suddenly remembered how important a man Hodges might be and how necessary it was to give him air space in which to float his pet balloons and so keep him well satisfied with himself.

Mason, the Chicago man, had no such scruples. He had twice as much money as Hodges, four times his digestion and ten times his common-sense.

"Send that dish back here, Breen," Mason cried out in a clear voice—so loud that Parkins, winged by the shot, retraced his steps. "I want to see what Mr. Hodges is talking about. Never saw a truffle that I know of." Here he turned the bits of raw rubber over with his fork. "No. Take it away. Guess I'll pass. Hog saw it first; he can have it."

Hodges's face flushed, then he joined in the laugh. The Chicago man was too valuable a would-be subscriber to quarrel with. And, then, how impossible to expect a person brought up as Mason had been to understand the ordinary refinements of civilization.

"Rough diamond, Mason— Good fellow. Backbone of our country," Hodges whispered to the Colonel, who was sore from the strain of repressed hilarity.

"A little coarse now and then—but that comes of his early life, no doubt."

Hodges waited his chance and again launched out; this time it was upon the various kinds of wines his cellar contained—their cost—who had approved of them—how impossible it was to duplicate some of them, especially some Johannesburg of '74.

"Forty-two dollars a bottle—not pressed in the ordinary way—just the weight of the grapes in the basket in which they are gathered in the vineyard, and what naturally drips through is caught and put aside," etc.

Breen winced. First his truffles were criticised, and now his pet Johannesburg that Parkins was pouring into special glasses—cooled to an exact temperature—part of a case, he explained to Nixon, who sat on his right, that Count Mosenheim had sent to a friend here. Something must be done to head Hodges off or there was no telling what might happen. The Madeira was the thing. He knew that was all right, for Purviance had found it in Baltimore—part of a private cellar belonging some time in the past to either the Swan or Thomas families—he could not remember which.

The redheads were now in order, with squares of fried hominy, and for the moment Hodges held his peace. This was Nixon's opportunity, and he made the most of it. He had been born on the eastern shore of Maryland and was brought up on canvasbacks, soft-shell crabs and terrapin—not to mention clams and sheepshead. Nixon therefore launched out on the

habits of the sacred bird—the crimes committed by the swivel-gun in the hands of the marketmen, the consequent scarcity of the game and the near approach of the time when the only rare specimens would be found in the glass cases of the museums, ending his talk with a graphic description of the great wooden platters of boiling-hot terrapin which were served to passengers crossing to Norfolk in the old days. The servants would split off the hot shell—this was turned top side down, used as a dish and filled with butter, pepper and salt, into which toothsome bits of the reptile, torn out by the guests' forks, were dipped before being eaten.

The talk now caromed from birds, reptiles and fish to guns and tackles, and then to the sportsmen who used them, and then to the millionaires who owned the largest shares in the ducking clubs, and so on to the stock of the same, and finally to the one subject of the evening—the one uppermost in everybody's thoughts which so far had not been touched upon—the Mukton Lode. There was no question about the proper mechanism of the traps—the directors were attending to that; the quality of the bait, too, seemed all that could be desired—that was Breen's part. How many mice were nosing about was the question, and of the number how many would be inside when the spring snapped?

The Colonel, after a nod of his head and a reassuring glance from his host, took full charge of the field, soaring away with minute accounts of the last inspection of the mine. He told how the "tailings" at Mukton City had panned out 30 per cent. to the ton—with

two hundred thousand tons in the dump thrown away until the new smelter was started and they could get rid of the sulphides; of what Aetna Cobb's Crest had done and Beals Hollow and Morgan Creek—all on the same ridge, and was about launching out on the future value of Mukton Lode when Mason broke the silence by asking if any one present had heard of a mine somewhere in Nevada which an Englishman had bought and which had panned out $1,200 to the ton the first week and not a cent to the square mile ever afterward? The Chicago man was the most important mouse of the lot, and the tone of his voice and his way of speaking seemed fraught with a purpose.

Breen leaned forward in rapt attention, and even Hodges and Portman (both of them were loaded to the scuppers with Mukton) stopped talking.

"Slickest game I ever heard of," continued Mason. "Two men came into town—two poor prospectors, remember—ran across the Englishman at the hotel—told the story of their claim: 'Take it or leave it after you look it over,' they said. Didn't want but sixty thousand for it; that would give them thirty thousand apiece, after which they'd quit and live on a ranch. No, they wouldn't go with him to inspect the mine; there was the map. He couldn't miss it; man at the hotel would drive him out there. There was, of course, a foot of snow on the ground, which was frozen hard, but they had provided for that and had cut a lot of cord-wood, intending to stay till spring. The Englishman could have the wood to thaw out the ground.

"The Englishman went and found everything as the two prospectors had said; thawed out the soil in half a dozen places; scooped up the dirt and every shovelful panned out about twelve hundred to the ton. Then he came back and paid the money; that was the last of it. Began to dig again in the spring—and not a trace of anything."

"What was the matter?" asked Breen. So far his interest in mines had been centred on the stock.

"Oh, the same old swindle," said Mason, looking around the table, a grim smile on his face—"only in a different way."

"Was it salted?" called out a man from the lower end of the table.

"Yes," replied Mason; "not the mine, but the cordwood. The two poor prospectors had bored auger holes in each stick, stuffed 'em full of gold dust and plugged the openings. It was the ashes that panned out $1,200 to the ton."

Mason was roaring, as were one or two about him. Portman looked grave, and so did Breen. Nothing of that kind had ever soiled their hands; everything with them was open and above-board. They might start a rumor that the Lode had petered out, throw an avalanche of stock on the market, knock it down ten points, freezing out the helpless (poor Gilbert had been one of them), buy in what was offered and then declare an extra dividend, sending the stock skyward, but anything so low as— "Oh, very reprehensible—scandalous in fact."

Hodges was so moved by the incident that he asked Breen if he would not bring back that Madeira (it had been served now in the pipe-stem glasses which had been crossed in finger-bowls). This he sipped slowly and thoughtfully, as if the enormity of the crime had quite appalled him. Mason was no longer a "rough diamond," but an example of what a "Western training will sometimes do for a man," he whispered under his breath to Crossbin.

With the departure of the last guest—one or two of them were a little unsteady; not Mason, we may be sure—Jack, who had come home and was waiting upstairs in his room for the feast to be over, squared his shoulders, threw up his chin and, like many another crusader bent on straightening the affairs of the world, started out to confront his uncle. His visor was down, his lance in rest, his banner unfurled, the scarf of the blessed damosel tied in double bow-knot around his trusty right arm. Both knight and maid were unconscious of the scarf, and yet if the truth be told it was Ruth's eyes that had swung him into battle. Now he was ready to fight; to renounce the comforts of life and live on a crust rather than be party to the crimes that were being daily committed under his very eyes!

His uncle was in the library, having just bowed out his last guest, when the boy strode in. About him were squatty little tables holding the remnants of the aftermath of the feast—siphons and decanters and the sam-

ple boxes of cigars—full to the lid when Parkins first passed them (why fresh cigars out of a full box should have a better flavor than the same cigars from a half-empty one has always been a mystery to the Scribe).

That the dinner had been a success gastronomically, socially and financially, was apparent from the beatific boozy smile that pervaded Breen's face as he lay back in his easy-chair. To disturb a reverie of this kind was as bad as riding rough-shod over some good father digesting his first meal after Lent, but the boy's purpose was too lofty to be blunted by any such considerations. Into the arena went his glove and out rang his challenge.

"What I have got to say to you, Uncle Arthur, breaks my heart, but you have got to listen to me! I have waited until they were all gone to tell you."

Breen laid his glass on the table and straightened himself in his chair. His brain was reeling from the wine he had taken and his hand unsteady, but he still had control of his arms and legs.

"Well, out with it! What's it all about, Jack?"

"I heard this afternoon that my friend Gilbert was ruined in our office. The presence of these men to-night makes me believe it to be true. If it is true, I want to tell you that I'll never enter the office again as long as I live!"

Breen's eyes flashed:

"You'll never enter! . . . What the devil is the matter with you, Jack!—are you drunk or crazy?"

"Neither! And I want to tell you, sir, too, that I won't be pointed out as having anything to do with

"Now you go to bed."

such a swindling concern as the Mukton Lode Company. You've stopped the work on Gilbert's house —Mr. Morris told me so—you've——"

The older man sprang from his seat and lunged toward the boy.

"Stop it!" he cried. "Now—quick!"

"Yes—and you've just given a dinner to the very men who helped steal his money, and they sat here and laughed about it! I heard them as I came in!" The boy's tears were choking him now.

"Didn't I tell you to stop, you idiot!" His fist was within an inch of Jack's nose: "Do you want me to knock your head off? What the hell is it your business who I invite to dinner—and what do you know about Mukton Lode? Now you go to bed, and damn quick, too! Parkins, put out the lights!"

And so ended the great crusade with our knight unhorsed and floundering in the dust. Routed by the powers of darkness, like many another gallant youth in the old chivalric days, his ideals laughed at, his reforms flouted, his protests ignored—and this, too, before he could fairly draw his sword or couch his lance.

CHAPTER XI

That Jack hardly closed his eyes that night, and that the first thing he did after opening them the next morning was to fly to Peter for comfort and advice, goes without saying. Even a sensible, well-balanced young man—and our Jack, to the Scribe's great regret, is none of these—would have done this with his skin still smarting from an older man's verbal scorching—especially a man like his uncle, provided, of course, he had a friend like Peter within reach. How much more reasonable, therefore, to conclude that a man so quixotic as our young hero would seek similar relief.

As to the correctness of the details of this verbal scorching, so minutely described in the preceding chapter, should the reader ask how it is possible for the Scribe to set down in exact order the goings-on around a dinner-table to which he was not invited; as well as the particulars of a family row where only two persons participated—neither of whom was himself—and this, too, in the dead of night, with the outside doors locked and the shades and curtains drawn—he must plead guilty without leaving the prisoner's dock.

And yet he asks in all humility—is the play not

enough?—or must he lift the back-drop and bring into view the net-work of pulleys and lines, the tanks of moonlight gas and fake properties of papier-maché that produce the illusion? As a compromise would it not be the better way after this for him to play the Harlequin, popping in and out at the unexpected moment, helping the plot here and there by a gesture, a whack, or a pirouette; hobnobbing with Peter or Miss Felicia, and their friends; listening to Jack's and Ruth's talk, or following them at a distance, whenever his presence might embarrass either them or the comedy?

This being agreed upon, we will leave our hero this bright morning—the one succeeding the row with his uncle—at the door of Peter's bank, confident that Jack can take care of himself.

And the confidence is not misplaced. Only once did the boy's glance waver, and that was when his eyes sought the window facing Peter's desk. Some egg other than Peter's was nesting on the open ledger spread out on the Receiving Teller's desk—not an ostrich egg of a head at all, but an evenly parted, well-combed, well-slicked brown wig, covering the careful pate of one of the other clerks who, in the goodness of his heart, was filling Peter's place for the day.

Everybody being busy—too busy to answer questions outside of payments and deposits—Patrick, the porter, must necessarily conduct the negotiations.

"No, sur; he's not down to-day—" was the ever-watchful Patrick's answer to Jack's anxious inquiry. "His sister's come from the country and he takes a

day off now and thin when she's here. You'll find him up at his place in Fifteenth Street, I'm thinkin'."

Jack bit his lip. Here was another complication. Not to find Peter at the Bank meant a visit to his rooms —on his holiday, too—and when he doubtless wished to be alone with Miss Felicia. And yet how could he wait a moment longer? He himself had sent word to the office of Breen & Co. that he would not be there that day—a thing he had never done before—nor did he intend to go on the morrow—not until he knew where he stood. While his uncle had grossly misunderstood him, and, for that matter, grossly insulted him, he had neither admitted nor denied the outrage on Gilbert.

When he did—this question had only now begun to loom up—where would he go and what would he do? There was but little money due him at the office —and none would come—until the next month's pay —hardly enough, in any event, to take him back to his Maryland home, even if that refuge were still open to him. What then would become of him? Peter was, in fact, his main and only reliance. Peter he must see, and at once.

Not that he wavered or grew faint at heart when he thought of his defeat the night before. He was only thinking of his exit and the way to make it. "Always take your leave like a gentleman," was one of his father's maxims. This he would try his best to accomplish.

Mrs. McGuffey, in white cap and snow-white apron,

now that Miss Felicia had arrived, was the medium of communication this time:

"Indeed, they are both in—this way, sir, and let me have your hat and coat."

It was a delightful party that greeted the boy. Peter was standing on the hearth-rug with his back to the fire, his coat-tails hooked over his wrists. Miss Felicia sat by a small table pretending to sew. Holker Morris was swallowed up in one of Peter's big easy-chairs, only the top of his distinguished head visible, while a little chub of a man, gray-haired, spectacled and plainly dressed, was seated behind him, the two talking in an undertone.

"Why, Breen!—why, my dear boy!— And you have a holiday, too? How did you know I was home?" cried Peter, extending both hands in the joy of his greeting.

"I stopped at the Bank, sir."

"Did you?—and who told you?"

"The janitor, I suppose."

"Oh, the good Patrick! Well, well! Holker, you remember young Breen."

Holker did remember, for a wonder, and extended one hand to prove it, and Felicia—but the boy was already bending over her, all his respect and admiration in his eyes. The little chub of a man was now on his feet, standing in an attentive attitude, ready to take his cue from Peter.

"And now, my boy, turn this way, and let me introduce you to my very dear friend, Mr. Isaac Cohen."

A pudgy hand was thrust out and the spectacled little man, his eyes on the boy, said he was glad to know any friend of Mr. Grayson, and resuming his seat continued his conversation in still lower tones with the great architect.

Jack stood irresolute for an instant, not knowing whether to make some excuse for his evidently inopportune visit and return later, or to keep his seat until the others had gone. Miss Felicia, who had not taken her gaze from the lad since he entered the room, called him to her side.

"Now, tell me what you are all doing at home, and how your dear aunt is, and—Miss Corinne, isn't it? And that very bright young fellow who came with you at Ruth's tea?"

It was the last subject that Jack wanted to discuss, but he stumbled through it as best he could, and ended in hoping, in a halting tone, that Miss MacFarlane was well.

"Ruth! Oh, she is a darling! Didn't you think so?"

Jack blushed to the roots of his hair, but Miss Felicia's all-comprehensive glance never wavered. This was the young man whom Ruth had been mysterious about. She intended to know how far the affair had gone, and it would have been useless, she knew, for Jack to try to deceive her.

"All our Southern girls are lovely," he answered in all sincerity.

"And you like them better than the New York belles?"

"I don't know any."

"Then that means that you do."

"Do what?"

"Do like them better."

The boy thought for a moment.

"Yes, and Miss MacFarlane best of all; she is so—so—" the boy faltered—"so sincere, and just the kind of girl you would trust with anything. Why, I told her all about myself before I'd known her half an hour."

"Yes, she was greatly pleased." The match-making instinct was always uppermost in Miss Felicia's moves, and then, again, this young man had possibilities, his uncle being rich and he being his only nephew.

"Oh, then she told you!" The boy's heart gave a great leap. Perhaps, after all, Ruth had not heard—at all events she did not despise him.

"No, I told her myself. The only thing that seemed to worry Ruth was that you had not told her enough. If I remember right, she said you were very shy."

"And she did not say anything about—" Jack stopped. He had not intended to put the question quite in this way, although he was still in doubt. Give this keen-eyed, white-haired old lady but an inkling of what was uppermost in his mind and he knew she would have its every detail.

"About what?" Here Miss Felicia's eyes were suddenly diverted, and became fastened on the short figure of Mr. Isaac Cohen, who had risen to his feet and stood

talking in the most confidential way with Morris—Peter listening intently. Such phrases as "Better make the columns of marble," from Morris, and, "Well, I will talk it over with the Rabbi," from the tailor, reached his ears. Further relief came when Miss Felicia rose from her chair with her hand extended to Morris, who was already taking leave of Peter, and all danger was passed when host and hostess conducted the tailor and the architect to the door; Morris bending over Miss Felicia's hand and kissing it with the air of a courtier suddenly aroused by the appearance of royalty (he had been completely immersed in Cohen's talk), and the tailor bowing to her on his way out without even so much as touching the tips of her fingers.

"There, my dear Breen," said Peter, when he had adjusted his cravat before the glass and brushed a few stray hairs over his temples, "that's a man it would do you an immense amount of good to know; the kind of a man you call worth while. Not only does he speak three languages, Hebrew being one of them, but he can talk on any subject from Greek temples to the raising of violets. Morris thinks the world of him— So do I."

"Yes, I heard him say something about columns."

"Oh!—then you overheard! Yes, they are for the new synagogue that Morris is building. Cohen is chairman of the committee."

"And he is the banker, too, I suppose?" rejoined

Jack, in a tone which showed his lack of interest in both man and subject. It was Peter's ear he wanted, and at once.

The old man's eyes twinkled: "Banker!—not a bit of it. He's a tailor, my dear boy—a most delightful gentleman tailor, who works in the basement below us and who only yesterday pressed the coat I have on." Here Peter surveyed himself with a comprehensive glance. "All the respectable people in New York are not money mad." Then, seeing Jack's look of astonishment over the announcement, he laid his hand on the boy's shoulder and said with a twinkle of his eye and a little laugh: "Only one tailor—not nine—my boy, was required to make Mr. Cohen a man. And now about yourself. Why are you not at work? Old fellows like me once in a while have a holiday—but young fellows! Come!—What is it brings you here during business hours? Anything I can help you in? —anything at home?" and Peter's eyes bored holes in the boy's brain.

Jack glanced at Miss Felicia, who was arranging the roses Morris had brought her, and then said in a half whisper:

"I have had a row with my uncle, sir. Maybe I had better come some other day, when——"

"No—out with it! Row with your uncle, eh? Rows with one's uncles are too commonplace to get mysterious over, and, then, we have no secrets. Ten chances to one I shall tell Felicia every word you say after you've gone, so she might as well hear it at first-

hand. Felicia, this young fellow is so thin-skinned he is afraid you will laugh at him."

"Oh, he knows better. I have just been telling him how charming he must be to have won Miss MacFarlane's good opinion," rejoined his sister as she moved her work-basket nearer her elbow.

And then, with mind at rest, now that he was sure Ruth had not heard, and with eyes again blazing as his thoughts dwelt upon the outrage, he poured out his story, Miss Felicia listening intently, a curious expression on her face, Peter grave and silent, his gaze now on the boy, now on the hearth-rug on which he stood. Only once did a flash illumine his countenance; that was when Jack reached that part of his narrative which told of the denunciation he had flung in his uncle's face concerning the methods by which poor Gilbert had been ruined.

"And you dared tell your uncle that, you young firebrand?"

"Yes, Mr. Grayson, I had to; what else could I say? Don't you think it cruel to cheat like that?"

"And what did he say?" asked Peter.

"He would not listen—he swore at me—told me—well, he ordered me out of the room and had the lights put out."

"And it served you right, you young dog! Well, upon my word! Here you are without a dollar in the world except what your uncle pays you, and you fly off at a tangent and insult him in his own house—and you his guest, remember. Well! Well! What are we

coming to? Felicia, did you ever hear of such a performance?"

Miss Felicia made no answer. She knew from her brother's tone that there was not a drop of bitterness in any one of the words that fell from his lips; she had heard him talk that way dozens of times before, when he was casting about for some means of letting the culprit down the easier. She even detected a slight wrinkling of the corners of his mouth as the denunciation rolled out.

Not so Jack: To him the end of the world had come. Peter was his last resort—that one so good and so clear-headed had not flared up at once over the villainy was the severest blow of all. Perhaps he *was* a firebrand; perhaps, after all, it was none of his business; perhaps—perhaps—now that Ruth would not blame him, knew nothing, in fact, of the disgraceful episode, it would have been better for him to have ignored the whole matter and taken Garry's advice.

"Then I have done wrong again, Mr. Grayson?" he said at last, in so pleading a tone that even Miss Felicia's reserve was on the point of giving away.

"Yes, in the manner in which you acted. Your father wouldn't have lost his temper and called people names. Gentlemen, my dear boy, don't do that sort of thing. They make up their minds about what they want to do and then do it quietly, and, let me say, with a certain amount of courtesy."

"Then, what must I do?" All the fight was out of the lad now.

"Why, go back to your desk in the office and your very delightful suite of rooms at your uncle's. Tell him you are sorry you let your feelings get the best of you; then, when you have entirely quieted down, you and I will put our heads together and see what can be done to improve matters. And that, let me tell you, my dear boy, is going to be rather a difficult thing, for you see you are rather particular as to what you should and should not do to earn your living." Peter's wrinkles had now crept up his cheeks and were playing hide and seek with the twinkles in his eyes. "Of course any kind of healthy work—such, for instance, as hauling a chain through a swamp, carrying a level, prospecting for oil, or copper, or gold—all very respectable occupations for some men—are quite impossible in your case. But we will think it out and find something easier—something that won't soil your hands, and——"

"Please don't, Mr. Grayson," interrupted Jack. The boy had begun to see through the raillery now. "I will do anything you want me to do."

Peter burst into a laugh and grabbed him by both shoulders: "Of course, my dear boy, you will do anything except what you believe to be wrong. That's right—right as can be; nobody wants you to do any different, and——"

The opening of a door leading into the hall caused Peter to stop in his harangue and turn his head. Mrs McGuffey was ushering in a young woman whose radiant face was like a burst of sunshine. Peter strained his eyes and then sprang forward:

"Why, Ruth!"

There was no doubt about it! That young woman, her cheeks like two June peonies, her eyes dancing, the daintiest and prettiest hat in the world on her head, was already half across the room and close to Peter's rug before Jack could even realize that he and she were breathing the same air.

"Oh! I just could not wait a minute longer!" she cried in a joyous tone. "I had such a good time yesterday, dear aunt Felicia, and— Why!—it is you, Mr. Breen, and have you come to tell aunty the same thing? Wasn't it lovely?"

Then Jack said that it was lovely, and that he hadn't come for any such purpose—then that he had—and then Peter patted her hand and told her she was the prettiest thing he had ever seen in all his life, and that he was going to throw overboard all his other sweethearts at once and cleave to her alone; and Miss Felicia vowed that she was the life of the party; and Jack devoured her with his eyes, his heart thumping away at high pressure; and so the moments fled until the blithesome young girl, saying she had not a minute to spare, as she had to meet her father, who would not wait, readjusted her wraps, kissed Miss Felicia on both cheeks, sent another flying through the air toward Peter from the tips of her fingers, and with Jack as escort—he also had to see a friend who would not wait a minute—danced out of the room and so on down to the street.

The Scribe will not follow them very far in their

walk up-town. Both were very happy, Jack because the scandal he had been dreading, since he had last looked into her eyes, had escaped her ears, and Ruth because of all the young men she had met in her brief sojourn in New York this young Mr. Breen treated her with most consideration.

While the two were making their way through the crowded streets, Jack helping her over the crossings, picking out the drier spots for her dainty feet to step upon, shielding her from the polluting touch of the passing throng, Miss Felicia had resumed her sewing —it was a bit of lace that needed a stitch here and there—and Peter, dragging a chair before the fire, had thrown himself into its depths, his long, thin white fingers open fan-like to its blaze.

"You are just wasting your time, Peter, over that young man," Miss Felicia said at last, snipping the end of a thread with her scissors. "Better buy him a guitar with a broad blue ribbon and start him off troubadouring, or, better still, put him into a suit of tin armor and give him a lance. He doesn't belong to this world. It's just as well Ruth did not hear that rigmarole. Charming manners, I admit—lovely, sitting on a cushion looking up into some young girl's eyes, but he will never make his way here with those notions. Why he should want to anger his uncle, who is certainly most kind to him, is past finding out. He's stupid, that's what he is—just stupid!"—to break with your bread and butter and to defy those who could be of service to you being an unpardonable sin

with Miss Felicia. No, he would not do at all for Ruth.

Peter settled himself deeper in his chair and studied the cheery blaze between his outspread fingers.

"That's the very thing will save him, Felicia."

"What—his manners?"

"No—his adorable stupidity. I grant you he's fighting windmills, but, then, my dear, don't forget that he's *fighting*—that's something."

"But they are only windmills, and, more extraordinary still, this one is grinding corn to keep him from starving," and she folded up her sewing preparatory to leaving the room.

Peter's fingers closed tight: "I'm not so sure of that," he answered gravely.

Miss Felicia had risen from her seat and was now bending over the back of his chair, her spare sharp elbows resting on its edge, her two hands clasping his cheeks.

"And are you really going to add this stupid boy to your string, you goose of a Peter?" she asked in a bantering tone, as her fingers caressed his temples. "Don't forget Mosenthal and little Perkins, and the waiter you brought home and fed for a week, and sent away in your best overcoat, which he pawned the next day; or the two boys at college. Aren't you ever going to learn?" and she leaned forward and kissed the top of his bald head.

Peter's only reply was to reach up and smooth her jewelled fingers with his own. He remembered them

all; there was an excuse, of course, he reminded her, for his action in each and every case. But for him Mosenthal—really a great violinist—would have starved, little Perkins would have been sent to the reformatory, and the waiter to the dogs. That none of them, except the two college boys, had ever thanked him for his assistance—a fact well known to Miss Felicia—never once crossed his mind—wouldn't have made any difference if it had.

"But this young Breen is worth saving, Felicia," he answered at last.

"From what—the penitentiary?" she laughed—this time with a slight note of anger in her voice.

"No, you foolish thing—much worse."

"From what, then?"

"From himself."

Long after his sister had left the room Peter kept his seat by the fire, his eyes gazing into the slumbering coals. His holiday had been a happy one until Jack's entrance: Morris had come to an early breakfast and had then run down and dragged up Cohen so that he could talk with him in comfort and away from the smell of the tailor's goose and the noise of the opening and shutting of the shop door; Miss Felicia had summoned all her good humor and patience (she did not always approve of Peter's acquaintances—the little tailor being one), and had received Cohen as she would have done a savant from another country—one whose personal appearance belied his intellect but who on no account

must be made aware of that fact, and Peter himself had spent the hour before and after breakfast—especially the hour after, when the Bank always claimed him—in pulling out and putting back one book after another from the shelves of his small library, reading a page here and a line there, the lights and shadows that crossed his eager, absorbed face, an index of his enjoyment.

All this had been spoiled by a wild, untamed colt of a boy whom he could not help liking in spite of his peculiarities

And yet, was his sister not right? Why bother himself any more about a man so explosive and so tactless —and he *was* a man, so far as years and stature went, who, no matter what he might attempt for his advancement, would as surely topple it over as he would a house of cards. That the boy's ideals were high, and his sincerity beyond question, was true, but what use would these qualities be to him if he lacked the common-sense to put them into practice?

All this he told to the fire—first to one little heap of coals—then another—snuggling together—and then to the big back-log scarred all over in its fight to keep everybody warm and happy.

Suddenly his round, glistening head ceased bobbing back and forth; his lips, which had talked incessantly without a sound falling from them, straightened; his gesticulating fingers tightened into a hard knot and the old fellow rose from his easy-chair. He had made up his mind.

Then began a search through his desk in and out of the pigeon-holes, under a heap of letters—most of them unanswered; beneath a package tied with tape, until his eyes fell upon an envelope sealed with wax, in which was embedded the crest of the ancestors of the young gentleman whose future had so absorbed his thoughts. It was Mrs. Breen's acceptance of Miss Felicia's invitation to Miss MacFarlane's tea.

"Ah, here it is! Now I'll find the number—yes, 864—I thought it was a "4"—but I didn't want to make any mistake."

This done, and the note with the number and street of Jack's uncle's house spread out before him, Peter squared his elbows, took a sheet of paper from a drawer, covered it with half a dozen lines beginning "My dear Breen—" enclosed it in an envelope and addressed it to "Mr. John Breen, care of Arthur Breen, Esq.," etc. This complete, he affixed the stamp in the upper left-hand corner, and with the letter fast in his hand disappeared in his bedroom, from which he emerged ten minutes later in full walking costume, even to his buckskin gloves and shiny high hat, not to mention a brand-new silk scarf held in place by his diamond tear-drop, the two in high relief above the lapels of his tightly buttoned surtout.

"No, Mrs. McGuffey," he said with a cheery smile as he passed out of the door (she had caught sight of the letter and had stretched out her hand)—No—I am going for a walk, and I'll mail it myself."

CHAPTER XII

Whatever the function—whether it was a cosey dinner for the congenial few, a crowded reception for the uncongenial many, or a coming-out party for some one of the eager-expectant buds just bursting into bloom—most of whom he had known from babyhood—Peter was always ready with his "Of course I'll come—" or "Nothing would delight me more—" or the formal "Mr. Grayson accepts with great pleasure," etc., unless the event should fall upon a Saturday night; then there was certain to be a prompt refusal.

Even Miss Felicia recognized this unbreakable engagement and made her plans accordingly. So did good Mrs. McGuffey, who selected this night for her own social outings; and so did most of his intimate friends who were familiar with his habits.

On any other night you might, or you might not, find Peter at home, dependent upon his various engagements, but if you really wanted to get hold of his hand, or his ear, or the whole or any other part of his delightful body, and if by any mischance you happened to select a Saturday night for your purpose, you must search for him at the Century. To spend this one evening at his favorite club had been his custom for

years—ever since he had been elected to full membership—a date so far back in the dim past that the oldest habitué had to search the records to make sure of the year, and this custom he still regularly kept up.

That the quaint old club-house was but a stone's throw from his own quarters in Fifteenth Street made no difference; he would willingly have tramped to Murray Hill and beyond—even as far as the big reservoir, had the younger and more progressive element among the members picked the institution up bodily and moved it that far—as later on they did.

Not that he favored any such innovation: "Move up-town! Why, my dear sir!" he protested, when the subject was first mentioned, "is there nothing in the polish of these old tables and chairs. rubbed bright by the elbows of countless good fellows, that appeals to you? Do you think any modern varnish can replace it? Here I have sat for thirty years or more, and—please God!—here I want to continue to sit."

He was at his own small table in the front room overlooking the street when he spoke—his by right of long use, as it was also of Morris, MacFarlane, Wright, old Partridge the painter, and Knight the sculptor. For years this group of Centurions, after circling the rooms on meeting nights, criticising the pictures and helping themselves to the punch, had dropped into these same seats by the side of Peter.

And these were not the only chairs tacitly recognized as carrying special privileges by reason of long usage. Over in the corner between the two rooms could be

found Bayard Taylor's chair—his for years, from which he dispensed wisdom, adventure and raillery to a listening coterie—King, MacDonough and Collins among them, while near the stairs, his great shaggy head glistening in the overhead light, Parke Godwin held court, with Sterling, Martin and Porter, to say nothing of still older habitués who in the years of their membership were as much a part of the fittings of the club as the smoke-begrimed portraits which lined its walls.

On this Saturday night he had stepped into the club-house with more than his usual briskness. Sweeping a comprehensive glance around as he entered, as if looking for some one in the hall, he slipped off his overcoat and hat and handed both to the negro servant in charge of the cloak-room.

"George."

"Yes, Mr. Grayson."

"If anybody inquires for me you will find me either on this floor or in the library above. Don't forget, and don't make any mistake.

"No, suh—ain't goin' to be no mistake.

This done, the old gentleman moved to the mirror, and gave a sidelong glance at his perfectly appointed person—he had been dining at the Portmans', had left the table early, and was in full evening dress.

The inspection proved that the points of his collar wanted straightening the thousandth part of an inch, and that his sparse gray locks needed combing a wee bit further toward his cheek bones. These, with a

certain rebellious fold in his necktie, having been brought into place, the guardian of the Exeter entered the crowded room, picked a magazine from the shelves and dropped into his accustomed seat.

Holker Morris and Lagarge now strolled in and drawing up to a small table adjoining Peter's touched a tiny bell. This answered, and the order given, the two renewed a conversation which had evidently been begun outside, and which was of so absorbing a character that for a moment Peter's face, half hidden by his book, was unnoticed.

"Oh!—that's you, Methusaleh, is it!" cried Morris at last. "Move over—have something?"

Peter looked up smiling: "Not now, Holker. I will later."

Morris kept on talking. Lagarge, his companion—a thin, cadaverous-looking man with a big head and the general air of having been carved out of an old root—a great expert in ceramics—listening intently, bobbing his head in toy-mandarin fashion whenever one of Holker's iconoclasms cleared the air.

"Suppose they did pay thirty thousand dollars for it," Holker insisted, slapping his knee with his outspread palm. "That makes the picture no better and no worse. If it was mine, and I could afford it, I would sell it to anybody who loved it for thirty cents rather than sell it to a man who didn't, for thirty millions. When Troyon painted it he put his soul into it, and you can no more tack a price to that than you can stick an auction card on a summer cloud, or appraise the

perfume from a rose garden. It has no money value, Legarge, and never will have. You might as well list sunsets on the Stock Exchange.

"But Troyon had to live, Holker," chimed in Harrington, who, with the freedom accorded every member of the club—one of its greatest charms—had just joined the group and sat listening.

"Yes," rejoined Morris, a quizzical expression crossing his face—"that was the curse of it. He was born a man and had a stomach instead of being born a god without one. As to living—he didn't really live—no great painter really lives until he is dead. And that's the way it should be—they would never have become immortal with a box full of bonds among their assets. They would have stopped work. Now they can rest in their graves with the consciousness that they have done their level best."

"There is one thing would lift him out of it, or ought to," remarked Harrington, with a glance around the circle. "I am, of course, speaking of Troyon."

"What?" asked Morris.

"The news that Roberts paid thirty thousand dollors for a picture for which the painter was glad to get three thousand francs," a reply which brought a roar from the group, Morris joining in heartily.

The circle had now widened to the filling of a dozen chairs, Morris's way of putting things being one of the features of club nights, he, as usual, dominating the talk, calling out "Period"—his way of notifying some speaker to come to a full stop, whenever he broke away

from the facts and began soaring into hyperbolics—Morgan, Harrington and the others laughing in unison at his sallies.

The clouds of tobacco smoke grew thicker. The hum of conversation louder; especially at an adjoining table where one lean old Academician in a velvet skull cap was discussing the new impressionistic craze which had just begun to show itself in the work of the younger men. This had gone on for some minutes when the old man turned upon them savagely and began ridiculing the new departure as a cloak to hide poor drawing, an outspoken young painter asserting in their defence, that any technique was helpful if it would kill off the snuff-box school in which the man under the skull cap held first place.

Morris had lent an ear to the discussion and again took up the cudgels.

"You young fellows are right," he cried, twisting his body toward their table. The realists have had their day; they work a picture to death; all of them. If you did but know it, it really takes two men to paint a great picture—one to do the work and the other to kill him when he has done enough."

"Pity some of your murderers, Holker, didn't start before they stretched their canvases," laughed Harrington.

And so the hours sped on.

All this time Peter had been listening with one ear wide open—the one nearest the door—for any sound in that direction. French masterpieces, Impressionism,

and the rest of it, did not interest him to-night. Something else was stirring him—something he had been hugging to his heart all day.

Only the big and little coals in his own fireplace in Fifteenth Street, and perhaps the great back-log, beside himself, knew the cause. He had not taken Miss Felicia into his confidence—that would never have done—might, indeed, have spoilt everything. Even when he had risen from Morris's coterie to greet Henry MacFarlane—Ruth's father—his intimate friend for years, and who answered his hand-shake with—"Well, you old rascal—what makes you look so happy?—anybody left you a million?"—even then he gave no inkling of the amount of bottled sunshine he was at the precise moment carrying inside his well-groomed body, except to remark with all his twinkles and wrinkles scampering loose:

"Seeing you, Henry—" an answer which, while it only excited derision and a sly thrust of his thumb into Peter's ribs, was nevertheless literally true if the distinguished engineer did but know it.

It was only when the hours dragged on and his oft-consulted watch marked ten o'clock that the merry wrinkles began to straighten and the eyes to wander.

When an additional ten minutes had ticked themselves out, and then a five and then a ten more, the old fellow became so nervous that he began to make a tour of the club-house, even ascending the stairs, searching the library and dining-room, scanning each group and solitary individual he passed, until, thoroughly dis-

couraged, he regained his seat only to press a bell lying among some half-empty glasses. The summoned waiter listened attentively, his head bent low to catch the whispered order, and then disappeared noiselessly in the direction of the front door, Peter's fingers meanwhile beating an impatient staccato on the arm of his chair.

Nothing resulting from this experiment he at last gave up all hope and again sought MacFarlane who was trying to pound into the head of a brother engineer some new theory of spontaneous explosions.

Hardly had he drawn up a chair to listen—he was a better listener to-night, somehow, than a talker, when a hand was laid on his shoulder, and looking up, he saw Jack bending over him.

With a little cry of joy Peter sprang to his feet, both palms outstretched: "Oh!—you're here at last! Didn't I say nine o'clock, my dear boy, or am I wrong? Well, so you are here it's all right." Then with face aglow he turned to MacFarlane: "Henry, here's a young fellow you ought to know; his name's John Breen, and he's from your State."

The engineer stopped short in his talk and absorbed Jack from his neatly brushed hair, worn long at the back of his neck, to his well-shod feet, and held out his hand.

"From Maryland? So am I; I was raised down in Prince George County. Glad to know you. Are you any connection of the Breens of Ann Arundle?"

"Yes, sir—all my people came from Ann Arundle.

My father was Judge Breen," answered Jack with embarrassment. He had not yet become accustomed to the novelty of the scene around him.

"Now I know just where you belong. My father and yours were friends. I have often heard him speak of Judge Breen. And did you not meet my daughter at Miss Grayson's the other day? She told me she had met a Mr. Breen from our part of the country."

Jack's eyes danced. Was this what Peter had invited him to the club for? Now it was all clear. And then again he had not said a word about his being in the Street, or connected with it in any way. Was there ever such a good Peter?

"Oh, yes, sir!—and I hope she is very well."

The engineer said she was extremely well, never better in her life, and that he was delighted to meet a son of his old friend—then, turning to the others, immediately forgot Jack's existence, and for the time being his daughter, in the discussion still going on around him.

The young fellow settled himself in his seat and looked about him—at the smoke-stained ceiling, the old portraits and quaint fittings and furniture—more particularly at the men. He would have liked to talk to Ruth's father a little longer, but he felt dazed and ill at ease—out of his element, somehow—although he remembered the same kind of people at his father's house, except that they wore different clothes.

But Peter did not leave him long in meditation.

There were other surprises for him upstairs, in the small dining-room opening out of the library, where a long table was spread with eatables and drinkables—salads, baby sausages, escaloped oysters, devilled crabs and other dishes dear to old and new members. Here men were met standing in groups, their plates in their hands, or seated at the smaller tables, when a siphon and a beer bottle, or a mug of Bass would be added to their comfort.

It was there the Scribe met him for the second time, my first being the Morris dinner, when he sat within speaking distance. I had heard of him, of course, as Peter's new protégé—indeed, the old fellow had talked of nothing else, and so I was glad to renew the acquaintance. I found him to be like all other young fellows of his class—I had lived among his people, and knew—rather shy, with a certain deferential air toward older people—but with the composure belonging to unconscious youth—no fidgeting or fussing—modest, unassertive—his big brown eyes under their heavy lashes studying everything about him, his face brightening when you addressed him. I discovered, too, a certain indefinable charm which won me to him at once. Perhaps it was his youth; perhaps it was a certain honest directness, together with a total lack of all affectation that appealed to me, but certain it is that not many minutes had passed before I saw why Peter liked him, and I saw, too, why he liked Peter.

When I asked him—we had found three empty seats at a table—what impressed him most in the club,

it being his first visit, he answered in his simple, direct way, that he thought it was the note of good-fellowship everywhere apparent, the men greeting each other as if they really meant it. Another feature was the dress and faces of the members—especially the authors, to whom Peter had introduced him, whose books he had read, and whose personalities he had heard discussed, and who, to his astonishment, had turned out to be shabby-looking old fellows who smoked and drank, or played chess, like other ordinary mortals, and without pretence of any kind so far as he could detect.

"Just like one big family, isn't it, Mr. Grayson?" the boy said. "Don't you two gentlemen love to come here?"

"Yes."

"They don't look like very rich men."

"They're not. Now and then a camel crawls through but it is a tight squeeze," remarked Peter arching his gray, bushy eyebrows, a smile hovering about his lips.

The boy laughed: "Well, then, how did they get here?"

"Principally because they lead decent lives, are not puffed up with conceit, have creative brains and put them to some honest use," answered Peter.

The boy looked away for a moment and remarked quietly that about everybody he knew would fail in one or more of these qualifications. Then he added:

"And now tell me, Mr. Grayson, what most of them do—that gentleman, for instance, who is talking to the old man in the velvet cap."

"That is General Norton, one of our most distinguished engineers. He is Consulting Engineer in the Croton Aqueduct Department, and his opinion is sought all over the country. He started life as a tow-boy on the Erie Canal, and when he was your age he was keeping tally of dump-cars from a cut on the Pennsylvania Railroad.

Jack looked at the General in wonderment, but he was too much interested in the other persons about him to pursue the inquiry any further.

"And the man next to him—the one with his hand to his head?"

"I don't recall him, but the Major may."

"That is Professor Hastings of Yale," I replied—"perhaps the most eminent chemist in this or any other country."

"And what did he do when he was a boy?" asked young Breen.

"Made pills, I expect, and washed out test tubes and retorts," interrupted Peter, with a look on his face as if the poor professor were more to be pitied than commended.

"Did any of them dig?" asked the boy.

"What kind of digging?" inquired Peter.

"Well, the kind you spoke of the night you came to see me."

"Oh, with their hands?" cried Peter with a laugh. "Well, now, let me see—" and his glance roved about the room. "There is Mr. Schlessinger, the Egyptologist, but of course he was after mummies, not dirt;

and then there is—yes—that sun-burned young fellow of forty, talking to Mr. Eastman Johnson; he has been at work in Yucatan looking for Toltec ruins, because he told me his experience only a few nights ago; but then, of course, that can hardly be said to be— Oh! —now I have it. You see that tall man with side-whiskers, looking like a young bank president—my kind—my boy—well, he started life with a pick and shovel. The steel point of the pick if I remember rightly, turned up a nugget of gold that made him rich, but he *dug* all the same, and he may again some day —you can't tell."

It had all been a delightful experience for Jack and his face showed it, but it was not until after I left that the story of why he had come late was told. He had started several times to explain but the constant interruption of members anxious to shake Peter's hand, had always prevented.

"I haven't apologized for being late, sir," Jack had said at last. "It was long after ten, I am afraid, but I could not help it."

"No; what was the matter?"

"I didn't get the letter until half an hour before I reached here."

"Why, I sent it to your uncle's house, and mailed it myself, just after you had gone out with Miss MacFarlane."

"Yes, sir; but I am not at my uncle's house any more. I am staying with Garry Minott in his rooms; I have the sofa."

Peter gave a low whistle.

"And you have given up your desk at the office as well?"

"Yes, sir."

"Bless my soul, my boy! And what are you going to do now?"

"I don't know; but I will not go on as I have been doing. I can't, Mr. Grayson, and you must not ask it. I would rather sweep the streets. I have just seen poor Charley Gilbert and Mrs. Gilbert. He has not a dollar in the world, and is going West, he tells me."

Peter reflected for a moment. It was all he could do to hide his delight.

"And what do your people say?"

"My aunt says I am an idiot, and Corinne won't speak to me."

"And your uncle?"

"Nothing, to me. He told Garry that if I didn't come back in three days I should never enter his house or his office again."

"But you are going back? Are you not?"

"No,—never. Not if I starve!"

Peter's eyes were twinkling when he related the conversation to me the next day.

"I could have hugged him, Major," he said, when he finished, "and I would if we had not been at the club."

CHAPTER XIII

The Scribe is quite positive that had you only heard about it as he had, even with the details elaborated, not only by Peter, who was conservatism itself in his every statement, but by Miss Felicia as well—who certainly ought to have known—you would not have believed it possible until you had seen it. Even then you would have had to drop into one of Miss Felicia's cretonne-upholstered chairs—big easy-chairs that fitted into every hollow and bone in your back—looked the length of the uneven porch, run your astonished eye down the damp, water-soaked wooden steps to the moist brick pavement below, and so on to the beds of crocuses blooming beneath the clustering palms and orange trees, before you could realize (in spite of the drifting snow heaped up on the door-steps of her house outside—some of it still on your shoes) that you were in Miss Felicia's tropical garden, attached to Miss Felicia's Geneseo house, and not in the back yard of some old home in the far-off sunny South.

It was an old story, of course, to Peter, who had the easy-chair beside me, and so it was to Morris, who had helped Miss Felicia carry out so Utopian a scheme, but

it had come to me as a complete surprise, and I was still wide-eyed and incredulous.

"And what keeps out the cold?" I asked Morris, who was lying back blowing rings into the summer night, the glow of an overhead lantern lighting up his handsome face.

"Glass," he laughed.

"Where?"

"There, just above the vines, my dear Major," interrupted Miss Felicia, pointing upward. "Come and let me show you my frog pond—" and away we went along the brick paths, bordered with pots of flowers, to a tiny lake covered with lily-pads and circled by water-plants.

"I did not want a greenhouse—I wanted a back yard," she continued, "and I just would have it. Holker sent his men up, and on three sides we built a wall that looked a hundred years old—but it is not five—and roofed it over with glass, and just where you see the little flight of stairs is the heat. That old arbor in the corner has been here ever since I was a child, and so have the syringa bushes and the green box next the wall. I wanted them all the year round —not just for three or four months in the year—and that witch Holker said he could do it, and he has. Half the weddings in town have been begun right on that bench, and when the lanterns are lighted and the fountain turned on outside, no gentleman ever escapes. You and Peter are immune, so I sha'n't waste any of my precious ammunition on you. And now what will

you wear in your button-hole—a gardenia, or some violets? Ruth will be down in a minute, and you must look your prettiest."

But if the frog pond, damp porch and old-fashioned garden had come as a surprise, what shall I say of the rest of Miss Felicia's house which I am now about to inspect under Peter's guidance.

"Here, come along," he cried, slipping his arm through mine. "You have had enough of the garden, for between you and me, my dear Major"—here he looked askance at Miss Felicia—"I think it an admirable place in which to take cold, and that's why—" and he passed his hand over his scalp—"I always insist on wearing my hat when I walk here. Mere question of imagination, perhaps, but old fellows like you and me should take no chances—" and he laughed heartily.

"This room was my father's," continued Peter. "The bookcases have still some of the volumes he loved; he liked the low ceiling and the big fireplace, and always wrote here—it was his library, really. There opens the old drawing-room and next to it is Felicia's den, where she concocts most of her deviltry, and the dining-room beyond—and that's all there is on this floor, except the kitchen, which you'll hear from later."

And as Peter rattled on, telling me the history of this and that piece of old furniture, or portrait, or queer clock, my eyes were absorbing the air of cosey comfort that permeated every corner of the several rooms. Everything had the air of being used. In the library the chairs were of leather, stretched into saggy folds

by many tired backs; the wide, high fender fronting the hearth, though polished so that you could see your face in it, showed the marks of many a drying shoe, while on the bricks framing the fireplace could still be seen the scratchings of countless matches.

The drawing-room, too—although, as in all houses of its class and period, a thing of gilt frames, high mirrors and stiff furniture—was softened by heaps of cushions, low stools and soothing arm-chairs, while Miss Felicia's own particular room was so veritable a symphony in chintz, white paint and old mahogany, with cubby-holes crammed with knickknacks, its walls hung with rare etchings; pots of flowers everywhere and the shelves and mantels crowded with photographs of princes, ambassadors, grand dukes, grand ladies, flossy-headed children, chubby-cheeked babies (all souvenirs of her varied and busy life), that it was some minutes before I could throw myself into one of her heavenly arm-chairs, there to be rested as I had never been before, and never expect to be again.

It being Peter's winter holiday, he and Morris had stopped over on their way down from Buffalo, where Holker had spoken at a public dinner. The other present and expected guests were Ruth MacFarlane, who was already upstairs; her father, Henry MacFarlane, who was to arrive by the next train, and last and by no means lest, his confidential clerk, Mr. John Breen, now two years older and, it is to be hoped, with considerable more common-sense than

when he chucked himself neck and heels out into the cold world. Whether the expected arrival of this young gentleman had anything to do with the length of time it took Ruth to dress, the Scribe knoweth not. There is no counting upon the whims and vagaries of even the average young woman of the day, and as Ruth was a long way above that medium grade, and with positive ideas of her own as to whom she liked and whom she did not like, and was, besides, a most discreet and close-mouthed young person, it will be just as well for us to watch the game of battledoor and shuttlecock still being played between Jack and herself, before we arrive at any fixed conclusions.

Any known and admitted facts connected with either one of the contestants are, however, in order, and so while we are waiting for old Moggins, who drives the village 'bus, and who has been charged by Miss Felicia on no account to omit bringing in his next load a certain straight, bronzed-cheeked, well-set-up young man with a springy step, accompanied by a middle-aged gentleman who looked like a soldier, and deliver them both with their attendant baggage at her snow-banked door, any data regarding this same young man's movements since the night Peter wanted to hug him for leaving his uncle's service, cannot fail to be of interest.

To begin then with the day on which Jack, with Frederick, the second man's assistance, packed his belongings and accepted Garry's invitation to make a bed of his lounge.

The kind-hearted Frederick knew what it was to lose a place, and so his sympathies had been all the more keen. Parkins's nose, on the contrary, had risen a full degree and stood at an angle of 45°, for he had not only heard the ultimatum of his employer, but was rather pleased with the result. As for the others, no one ever believed the boy really meant it, and everybody—even the maids and the high-priced chef—fully expected Jack would turn prodigal as soon as his diet of husks had whetted his appetite for dishes more nourishing and more toothsome. But no one of them took account of the quality of the blood that ran in the young man's veins.

It was scheming Peter who saved the day.

"Put that young fellow to work, Henry," he had said to MacFarlane the morning after the three had met at the Century Club.

"What does he know, Peter?"

"Nothing, except to speak the truth."

And thus it had come to pass that within twenty-four hours thereafter the boy had shaken the dust of New York from his feet—even to resigning from the Magnolia, and a day later was found bending over a pine desk knocked together by a hammer and some tenpenny nails in a six-by-nine shanty, the whole situated at the mouth of a tunnel half a mile from Corklesville, where he was at work on the pay-roll of the preceding week.

Many things had helped in deciding him to take the proffered place. First, Peter had wanted it; second,

his uncle did not want it, Corinne and his aunt being furious that he should go to work like a common laborer, or—as Garry had put it—"a shovel-spanked dago." Third, Ruth was within calling distance, and that in itself meant Heaven. Once installed, however, he had risen steadily, both in MacFarlane's estimation and in the estimation of his fellow-workers; especially the young engineers who were helping his Chief in the difficult task before him. Other important changes had also taken place in the two years: his body had strengthened, his face had grown graver, his views of life had broadened and, best of all, his mind was at rest. Of one thing he was sure—no confiding young Gilberts would be fleeced in his present occupation—not if he knew anything about it.

Moreover, the outdoor life which he had so longed for was his again. On Saturday afternoons and Sundays he tramped the hills, or spent hours rowing on the river. His employer's villa was also always open to him—a privilege not granted to the others in the working force. The old tie of family was the sesame. Judge Breen's son was, both by blood and training, the social equal of any man, and although the distinguished engineer, being well born himself, seldom set store on such things, he recognized his obligation in Jack's case and sought the first opportunity to tell him so.

"You will find a great change in your surroundings, Mr. Breen," he had said. "The little hotel where you will have to put up is rather rough and uncomfortable, but you are always welcome at my home.

and this I mean, and I hope you will understand it that way without my mentioning it again."

The boy's heart leaped to his throat as he listened, and a dozen additional times that day his eyes had rested on the clump of trees which shaded the roof sheltering Ruth.

That the exclusive Miss Grayson should now have invited him to pass some days at her home had brought with it a thrill of greater delight. Her opinion of the boy had changed somewhat. His willingness to put up with the discomforts of the village inn—"a truly dreadful place," to quote one of Miss Felicia's own letters—and to continue to put up with them for more than two years, while losing nothing of his good-humor and good manners, had shaken her belief in the troubadour and tin-armor theory, although nothing in Jack's surroundings or in his prospects for the future fitted him, so far as she could see, to life companionship with so dear a girl as her beloved Ruth—a view which, of course, she kept strictly to herself.

But she still continued to criticise him, at which Peter would rub his hands and break out with:

"Fine fellow!—square peg in a square hole this time. Fine fellow, I tell you, Felicia!"

He receiving in reply some such answer as:

"Yes, quite lovely in fairy tales, Peter, and when you have taught him—for you did it, remember—how to shovel and clean up underbrush and split rocks—and that just's what Ruth told me he was doing when he took a telegram to her father which had come to

the house—and he in a pair of overalls, like any common workman—what, may I ask, will you have him doing next? Is he to be an engineer or a clerk all his life? He might have had a share in his uncle's business by this time if he had had any common-sense;" Peter retorting often with but a broad smile and that little gulp of satisfaction—something between a chuckle and a sigh—which always escaped him when some one of his protégés were living up to his pet theories.

And yet it was Miss Felicia herself who was the first to welcome the reprobate, even going to the front door and standing in the icy draught, with the snowflakes whirling about her pompadoured head, until Jack had alighted from the tail-end of Moggins's 'bus and, with his satchel in his hand, had cleared the sidewalk with a bound and stood beside her.

"Oh, I'm so glad to be here," Jack had begun, "and it was so good of you to want me," when a voice rang clear from the top of the stairs:

"And where's daddy—isn't he coming?"

"Oh!—how do you do, Miss Ruth? No; I am sorry to say he could not leave—that is, we could not persuade him to leave. He sent you all manner of messages, and you, too, Miss——"

"He isn't coming? Oh, I am so disappointed! What is the matter, is he ill?" She was half-way down the staircase now, her face showing how keen was her disappointment.

"No—nothing's the matter—only we are arranging

for an important blast in a day or two, and he felt he couldn't be away. I can only stay the night." Jack had his overcoat stripped from his broad shoulders now and the two had reached each other's hands.

Miss Felicia watched them narrowly out of her sharp, kindly eyes. This love-affair—if it were a love-affair—had been going on for years now and she was still in the dark as to the outcome. There was no question that the boy was head over heels in love with the girl—she could see that from the way the color mounted to his cheeks when Ruth's voice rang out, and the joy in his eyes when they looked into hers. How Ruth felt toward her new guest was what she wanted to know. This was, perhaps, the only reason why she had invited him—another thing she kept strictly to herself.

But the two understood it—if Miss Felicia did not. There may be shrewd old ladies who can read minds at a glance, and fussy old men who can see through blind millstones, and who know it all, but give me two lovers to fool them both to the top of their bent, be they so minded.

"And now, dear, let Mr. Breen go to his room, for we dine in an hour, and Holker will be cross as two sticks if we keep it waiting a minute."

But Holker was not cross—not when dinner was served; nobody was cross—certainly not Peter, who was in his gayest mood; and certainly not Ruth or Jack, who babbled away next to each other. Peter's heart swelled with pride and satisfaction as he saw the change

which two years of hard work had made in Jack—not only in his bearing and in a certain fearless independence which had become a part of his personality, but in the unmistakable note of joyousness which flowed out of him, so marked in contrast to the depression which used to haunt him like a spectre. Stories of his life at his boarding-house—vaguely christened a hotel by its landlady, Mrs. Hicks—bubbled out of the boy as well as accounts of various escapades among the men he worked with—especially the younger engineers and one of the foremen who had rooms next his own—all told with a gusto and ring that kept the table in shouts of merriment—Morris laughing loudest and longest, Peter whispering behind his hand to Miss Felicia:

"Charming, isn't he?—and please note, my dear, that none of the dirt from his shovel seems to have clogged his wit—" at which there was another merry laugh—Peter's, this time, his being the only voice in evidence.

"And she is such fun, Miss Felicia" (Mrs. Hicks was under discussion), called out Jack, realizing that he had, perhaps—although unconsciously—failed to include his hostess in his coterie of listeners. "You should see her caps, and the magnificent airs she puts on when we come down late to breakfast on Sunday mornings."

"And tell them about the potatoes," interrupted Ruth.

"Oh, that was disgraceful, but it really could not be helped—we had greasy fried potatoes until we could not stand them another day, and Bolton found them

in the kitchen late one night ready for the skillet the next morning, and filled them with tooth powder, and that ended it."

"I'd have set you fellows out on the sidewalk if I'd been Mrs. Hicks," laughed Morris. "I know that old lady—I used to stop with her myself when I was building the town hall—and she's good as gold. And now tell me how MacFarlane is getting on—building a railroad, isn't he? He told me about it, but I forget."

"No," replied Jack, his face growing suddenly serious as he turned toward the speaker; "the company is building the road. We have only got a fill of half a mile and then a tunnel of a mile more."

Miss Felicia beamed sententiously when Jack said "we," but she did not interrupt the speaker.

"And what sort of cutting?" continued the architect in a tone that showed his entire familiarity with work of the kind.

"Gneiss rock for eleven hundred feet and then some mica schist that we have had to shore up every time we move our drills," answered Jack quietly.

"Any cave-ins?" Morris was leaning forward now, his eyes riveted on the boy's. What information he wanted he felt sure he now could get.

"Not yet, but plenty of water. We struck a spring last week" (this time the "we" didn't seem so preposterous) "that came near drowning us out, but we managed to keep it under with a six-inch centrifugal; but it meant pumping night and day."

"And when is he going to get through?"

"That depends on what is ahead of us. Our borings show up all right—most of it is tough gneiss—but if we strike gravel or shale again it means more timbering, of course. Perhaps another year—perhaps a few months. I am not giving you my own opinion, for I've had very little experience, but that is what Bolton thinks—he's second in command next to Mr MacFarlane—and so do the other fellows at our boarding house."

And then followed a discussion on "struts," roof timbers and tie-rods, Jack describing in a modest, impersonal way the various methods used by the members of the staff with which he was connected, Morris, as usual, becoming so absorbed in the warding off of "cave-ins" that for the moment he forgot the table, his hostess and everybody about him, a situation which, while it delighted Peter, who was bursting with pride over Jack, was beginning to wear upon Miss Felicia, who was entirely indifferent as to whether the top covering of MacFarlane's underground hole fell in or not.

"There, now, Holker," she said with a smile as she laid her hand on his coat sleeve—"not another word Tunnels are things everybody wants to get through with as quick as possible—and I'm not going to spend all night in yours—awful damp places full of smoke—No—not another word. Ruth, ask that young Roebling next you to tell us another story— No, wait until we have our coffee and you gentlemen have lighted your

cigars. Perhaps, Ruth, you had better take Mr. Breen into the smoking-room. Now, give me your arm, Holker, and you come, too, Major, and bring Peter with you to my boudoir. I want to show you the most delicious copy of Shelley you ever saw. No, Mr. Breen, Ruth wants you; we will be with you in a few minutes—" Then after the two had passed on ahead—"Look at them, Major—aren't they a joy, just to watch?—and aren't you ashamed of yourself that you have wasted your life? No arbor for you! What would you give if a lovely girl like that wanted you all to herself by the side of my frog pond?"

A shout ahead from Jack, and a rippling laugh from Ruth now floated our way.

"Oh!— *Oh!*—" and "Yes—isn't it wonderful—come and see the arbor—" and then a clatter of feet down the soggy steps and fainter footfalls on the moist bricks, ending in silence.

"There!" laughed Miss Felicia, turning toward us and clapping her hands—"they have reached the arbor and it's all over, and now we will all go out on the porch for our coffee. I haven't any Shelley that you have not seen a dozen times—I just intended that surprise to come to the boy and in the way Ruth wanted it—she has talked of nothing else since she knew he was coming. Mighty dangerous, I can tell you, that old bench. Ruth can take care of herself, but that poor fellow will be in a dreadful state if we leave them alone too long. Sit here, Holker, and tell me about the dinner and what you said. All that

Peter could remember was that you never did better, and that everybody cheered, and that the squabs were so dry he couldn't eat them."

But the Scribe refuses to be interested in Holker's talk, however brilliant, or in Miss Felicia's crisp repartee. His thoughts are down among the palms, where the two figures are entering the arbor, the soft glow of half a dozen lanterns falling upon the joyous face of the beautiful girl, as, with hand in Jack's, she leads him to a seat beside her on the bench.

"But it's like home," Jack gasped. "Why, you must remember your own garden, and the porch that ran alongside of the kitchen, and the brick walls—and just see how big it is and you never told me a word about it! Why?"

"Oh, because it would have spoiled all the fun; I was so afraid daddy would tell you that I made him promise not to say a word; and nobody else had seen it except Mr. Morris, and he said torture couldn't drag it out of him. That old Major that Uncle Peter thinks so much of came near spoiling the surprise, but Aunt Felicia said she would take care of him in the back of the house—and she did; and I mounted guard at the top of the stairs before anybody could get hold of you. Isn't it too lovely?—and, do you know, there are real live frogs in that pond and you can hear them croak? And now tell me about daddy, and how he gets on without me."

But Jack was not ready yet to talk about daddy, or the work, or anything that concerned Corklesville

and its tunnel—the transition had been too sudden and too startling. To be fired from a gun loaded with care, hard work and anxiety—hurled through hours of winter travel and landed at a dinner-table next some charming young woman, was an experience which had occurred to him more than once in the past two years. But to be thrust still further into space until he reached an Elysium replete with whispering fountains, flowering vines and the perfume of countless blossoms—the whole tucked away in a cosey arbor containing a seat for two —*and no more*—and this millions of miles away, so far as he could see, from the listening ear or watchful eye of mortal man or woman—and with Ruth, too—the tips of whose fingers were so many little shrines for devout kisses—that was like having been transported into Paradise.

"Oh, please let me look around a little," he begged at last. "And this is why you love to come here?"

"Yes—wouldn't you?"

"I would not live anywhere else if I could—and it has just the air of summer—and it feels like a summer's night, too—as if the moon was coming up somewhere."

Ruth's delight equalled his own, she must show him the new tulips just sprouting, taking down a lantern so that he could see the better; and he must see how the jessamine was twisted in and out the criss-cross slats of the trellis, so that the flowers bloomed both outside and in; and the little gully in the flagging of the pavement through which ran the overflow

of the tiny pond—till the circuit of the garden was made and they were again seated on the dangerous bench, with a cushion tucked behind her beautiful shoulders.

They talked of the tunnel and when it would be finished; and of the village people and whom they liked and whom they didn't—and why—and of Corinne, whose upturned little nose and superior, dominating airs Ruth thought were too funny for words; and of her recently announced engagement to Garry Minott, who had started for himself in business and already had a commission to build a church at Elm Crest—known to all New Jersey as Corklesville until the real-estate agencies took possession of its uplands—Jack being instrumental, with Mr. MacFarlane's help, in securing him the order; and of the dinner to be given next week at Mrs. Brent Foster's on Washington Square, to which they were both invited, thanks to Miss Felicia for Ruth's invitation, and thanks to Peter for that of Jack, who, at Peter's request, had accompanied him one afternoon to one of Mrs. Foster's receptions, where he had made so favorable an impression that he was at once added to Mrs. Foster's list of eligible young men—the same being a scarce article. They had discussed, I say, all these things and many more, in sentences, the Scribe devoutly hopes, much shorter than the one he has just written—when in a casual—oh, so casual a way—merely as a matter of form—Ruth asked him if he really must go back to Corklesville in the morning.

"Yes," answered Jack—"there is no one to take charge of the new battery but myself, and we have ten holes already filled for blasting."

"But isn't it only to put the two wires together? Daddy explained it to me."

"Yes—but at just the right moment. Half a minute too early might ruin weeks of work. We have some supports to blow out. Three charges are at their bases—everything must go off together."

"But it is such a short visit."

Some note in her voice rang through Jack's ears and down into his heart. In all their intercourse—and it had been a free and untrammelled one so far as their meetings and being together were concerned—there was invariably a barrier which he could never pass, and one that he was always afraid to scale. This time her face was toward him, the rosy light bathing her glorious hair and the round of her dimpled cheek. For an instant a half-regretful smile quivered on her lips, and then faded as if some indrawn sigh had strangled it.

Jack's heart gave a bound.

"Are you really sorry to have me go, Miss Ruth?" he asked, searching her eyes.

"Why should I not be? Is not this better than Mrs. Hicks's, and Aunt Felicia would love to have you stay—she told me so at dinner."

"But you, Miss Ruth?" He had moved a trifle closer—so close that his eager fingers almost touched her own: "Do you want me to stay?"

"Why, of course, we all want you to stay. Uncle Peter has talked of nothing else for days."

"But do you want me to stay, Miss Ruth?"

She lifted her head and looked him fearlessly in the eyes:

"Yes, I do—now that you will have it that way. We are going to have a sleigh-ride to-morrow, and I know you would love the open country, it is so beautiful, and so is——"

"Ruth! Ruth! you dear child," came a voice—"are you two never coming in?—the coffee is stone cold."

"Yes, Aunt Felicia, right away. Run, Mr. Breen—" and she flew up the brick path.

For the second time Miss Felicia's keen, kindly eyes scanned the young girl's face, but only a laugh, the best and surest of masks, greeted her.

"He thinks it all lovely," Ruth rippled out. "Don't you, Mr. Breen?"

"Lovely? Why, it is the most wonderful place I ever saw; I could hardly believe my senses. I am quite sure old Aunt Hannah is cooking behind that door—" here he pointed to the kitchen—"and that poor old Tom will come hobbling along in a minute with 'dat mis'ry' in his back. How in the world you ever did it, and what——"

"And did you hear my frogs?" interrupted his hostess.

"Of course he didn't, Felicia," broke in Peter. "What a question to ask a man! Listen to the croak-

ings of your miserable tadpoles with the prettiest girl in seven counties—in seven States, for that matter —sitting beside him! Oh!—you needn't look, you minx! If he heard a single croak he ought to be ducked in the puddle—and then packed off home soaking wet."

"And that is what he is going to do himself," rejoined Ruth, dropping into a chair which Peter had drawn up for her.

"Do what!" cried Peter.

"Pack himself off—going by the early train—nothing I can do or say has made the slightest impression on him," she said with a toss of her head.

Jack raised his hands in protest, but Peter wouldn't listen.

"Then you'll come back, sir, on Saturday and stay until Monday, and then we'll all go down together and you'll take Ruth across the ferry to her father's.

"Thank you, sir, but I am afraid I can't. You see, it all depends on the work—" this last came with a certain tone of regret.

"But I'll send MacFarlane a note, and have you detailed as an escort of one to bring his only daughter——"

"It would not do any good, Mr. Grayson."

"Stop your nonsense, Jack—" Peter called him so now—"You come back for Sunday." These days with the boy were the pleasantest of his life.

"Well, I would love to—" Here his eyes sought Ruth—"but we have an important blast to make,

and we are doing our best to get things into shape before the week is out."

"Well, but suppose it isn't ready?" demanded Peter.

"But it will be," answered Jack in a more positive tone; this part of the work was in his hands.

"Well, anyhow, send me a telegram."

"I will send it, sir, but I am afraid it won't help matters. Miss Ruth knows how delighted I would be to return here and see her safe home."

"Whether she does or whether she doesn't," broke in Miss Felicia, "hasn't got a single thing to do with it, Peter. You just go back to your work, Mr. Breen, and look after your gunpowder plots, or whatever you call them, and if some one of these gentlemen of elegant leisure—not one of whom so far has offered his services—cannot manage to escort you to your father's house, Ruth, I will take you myself. Now come inside the drawing-room, every one of you, or you will all blame me for undermining your precious healths—you, too, Major, and bring your cigars with you. So you don't drop your ashes into my tea-caddy, I don't care where you throw them.

It was late in the afternoon of the second day when the telegram arrived, a delay which caused no apparent suffering to any one except, perhaps, Peter, ho wandered about with a "Nothing from Jack t, eh?" A question which no one answered, it being addressed to nobody in particular, unless it was

to Ruth, who had started at every ring of the door-bell. As to Miss Felicia—she had already dismissed the young man from her mind.

When it did arrive there was a slight flutter of interest, but nothing more; Miss Felicia laying down her book, Ruth asking in indifferent tones—even before the despatch was opened—"Is he coming?" and Morris, who was playing chess with Peter, holding his pawn in mid-air until the interruption was over.

Not so Peter—who with a joyous "Didn't I tell you the boy would keep his promise—" sprang from his chair, nearly upsetting the chess-board in his eagerness to hear from Jack, an eagerness shared by Ruth, whose voice again rang out, this time in an anxious tone,

"Hurry up, Uncle Peter—is he coming?"

Peter made no answer; he was staring straight at the open slip, his face deathly pale, his hand trembling.

"I'll tell you all about it in a minute, dear," he said at last with a forced smile. Then he touched Morris's arm and the two left the room.

CHAPTER XIV

The Scribe would willingly omit this chapter. Dying men, hurrying doctors, improvised stretchers made of wrenched fence rails; silent, slow-moving throngs following limp, bruised bodies,—are not pleasant objects to write about and should be disposed of as quickly as possible.

Exactly whose fault it was nobody knew; if any one did, no one ever told. Every precaution had been taken each charge had been properly placed and tamped; all the fulminates inspected and the connections made with the greatest care. As to the battery—that was known to be half a mile away in the pay shanty, lying on Jack Breen's table.

Nor was the weather unfavorable. True, there had been rain the day before, starting a general thaw, but none of the downpour had soaked through the outer crust of the tunnel to the working force inside and no extra labor had devolved on the pumps. This, of course, upset all theories as to there having been a readjustment of surface rock, dangerous sometimes, to magnetic connections.

Then again, no man understood tunnel construction better than Henry MacFarlane, C.E., Member of the

American Society of Engineers, Fellow of the Institute of Sciences, etc., etc. Nor was there ever an engineer more careful of his men. Indeed, it was his boast that he had never lost a life by a premature discharge in the twenty years of his experience. Nor did the men, those who worked under him—those who escaped alive—come to any definite conclusion as to the cause of the catastrophe: the night and day gang, I mean,—those who breathed the foul air, who had felt the chill of the clammy interior and who were therefore familiar with the handling of explosives and the proper tamping of the charges —a slip of the steel meaning instantaneous annihilation.

The Beast knew and could tell if he chose.

I say "The Beast," for that is what MacFarlane's tunnel was to me. To the passer-by and to the expert, it was, of course, merely a short cut through the steep hills flanking one end of the huge "earth fill" which MacFarlane was constructing across the Corklesville brook, and which, when completed would form a road-bed for future trains; but to me it was always The Beast.

This illusion was helped by its low-browed, rocky head, crouching close to the end of the "fill," its length concealed in the clefts of the rocks—as if lying in wait for whatever crossed its path—as well as its ragged, half-round, catfish gash of a mouth from out of which poured at regular intervals a sickening breath—yellow, blue, greenish often—and from which, too, often came dulled explosions, followed by belchings of débris which centipedes of cars dragged clear of its slimy lips

So I reiterate, The Beast knew.

Every day the gang had bored and pounded and wrenched, piercing his body with nervous, nagging drills; propping up his backbone, cutting out tender bits of flesh, carving—bracing—only to carve again. He had tried to wriggle and twist, but the mountain had held him fast. Once he had straightened out, smashing the tiny cars and the tugging locomotive; breaking a leg and an arm, and once a head, but the devils had begun again, boring and digging and the cruel wound was opened afresh. Another time, after a big rain, with the help of some friendly rocks who had rushed down to his help, he had snapped his jaws tight shut, penning the devils up inside, but a hundred others had wrenched them open, breaking his teeth, shoring up his lips with iron beams, tearing out what was left of his tongue. He could only sulk now, breathing hard and grunting when the pain was unbearable. One thought comforted him, and one only: Far back in his bulk he knew of a thin place in his hide,—so thin, owing to a dip in the contour of the hill,—that but a few yards of overlying rock and earth lay between it and the free air.

Here his tormentors had stopped; why, he could not tell until he began to keep tally of what had passed his mouth: The long trains of cars had ceased; so had the snorting locomotives; so had the steam drills. Curious-looking boxes and kegs were being passed in, none of which ever came back; men with rolls of paper on which were zigzag markings stumbled inside, stayed

an hour and stumbled out again; these men wore no lamps in their hats and were better dressed than the others. Then a huge wooden drum wrapped with wire was left overnight outside his lips and unrolled the next morning, every yard of it being stretched so far down his throat that he lost all track of it.

On the following morning work of every kind ceased; not a man with a lamp anywhere—and these The Beast hated most; that is, none that he could see or feel. After an hour or more the head man arrived and with two others went inside. The head man was tall and fair, had gray side whiskers and wore a slouch hat; the second man was straight and well built, with a boyish face tanned by the weather. The third man was short and fat: this one carried a plan. Behind the three walked five other men.

All were talking.

"The dip is to the eastward," the head man said. "The uplift ought to clear things so we won't have to handle the stuff twice. Hard to rig derricks on that slope. Let's have powder enough, anyhow, Bolton."

The fat man nodded and consulted his plan with the help of his eye-glasses. Then the three men and the five men passed in out of hearing.

The Beast was sure now. The men were going to blow out the side of the hill where his hide was thinnest so as to make room for an air-shaft.

An hour later a gang in charge of a red-shirted foreman who were shifting a section of toy track on the

"fill" felt the earth shake under them. Then came a dull roar followed by a cloud of yellow smoke mounting skyward from an opening high up on the hillside. Flashing through this cloud leaped tongues of flame intermingled with rocks and splintered trees. From the tunnel's mouth streamed a thin, steel-colored gas that licked its way along the upper edges of the opening and was lost in the underbrush fringing its upper lip.

"What's that?" muttered the red-shirted foreman—"that ain't no blast—My God!—they're blowed up!"

He sprang on a car and waved his arms with all his might: "Drop them shovels! Git to the tunnel, every man of ye: here,—this way!" and he plunged on, the men scrambling after him.

The Beast was a magnet now, drawing everything to its mouth. Gangs of men swarmed up the side of the hill; stumbling, falling; picking themselves up only to stumble and fall again. Down the railroad tracks swept a repair squad who had been straightening a switch, their foreman in the lead. From out of the cabins bareheaded women and children ran screaming.

The end of the "fill" nearest the tunnel was now black with people; those nearest to the opening were shielding their faces from the deadly gas. The roar of voices was incessant; some shouted from sheer excitement; others broke into curses, shaking their fists at The Beast; blaming the management. All about stood shivering women with white faces, some chewing the corners of their shawls in their agony.

Then a cry clearer than the others soared above the heads of the terror-stricken mob as a rescue gang made ready to enter the tunnel:

"Water! Water! Get a bucket, some of ye! Ye can't live in that smoke yet! Tie your mouth up if you're going in! Wet it, damn ye!—do ye want to be choked stiff!"

A shrill voice now cut the air.

"It's the boss and the clerk and Mr. Bolton that's catched!"

"Yes—and a gang from the big shanty; I seen 'em goin' in," shouted back the red-shirted foreman.

The volunteers—big, brawny men, who, warned by the foreman, had been binding wet cloths over their mouths, now sprang forward, peering into the gloom. Then the sound of footsteps was heard—nearer—nearer. Groping through the blue haze stumbled a man, his shirt sleeve shielding his mouth. On he came, staggering from side to side, reached the edge of the mouth and pitched head-foremost as the fresh air filled his lungs. A dozen hands dragged him clear. It was Bolton.

His clothes were torn and scorched; his face blackened; his left hand dripping blood. Two of the shanty gang were next hauled out and laid on the back of an overturned dirt car. They had been near the mouth when the explosion came, and throwing themselves flat had crawled toward the opening.

Bolton was still unconscious, but the two shanty men gasped out the terrible facts: "The boss and the

clerk, was jes' starting out when everything let go"; they choked; "ther' ain't nothing left of the other men. We passed the boss and the clerk; they was blowed ag'n a car; the boss was stove up, the clerk was crawlin' toward him. They'll never git out alive; none on 'em. We fellers was jes' givin' up when we see the daylight and heared you a-yellin'."

A hush now fell on the mass of people, broken by the piercing shriek of a woman,—the wife of a shanty man. She would have rushed in had not some one held her.

Bolton sat up, gazing stupidly about him. Part of the story of the escaped men had reached his ears. He struggled to his feet and staggerd toward the opening of the tunnel. The red-shirted foreman caught him under the armpits and whirled him back.

"That ain't no place for you!" he cried—"I'll go!"

A muffled cry was heard. It came from a bystander lying flat on his belly inside the mouth: he had crawled in as far as he could.

"Here they come!"

New footfalls grew distinct, whether one or more the listeners could not make out. Under the shouts of the red-shirted foreman to give them air, the throng fell back.

Out of the grimy smoke two figures slowly loomed up; one carried the other on his back; whether shanty men or not, no one could tell.

The crowd, no longer controlled by the foreman, surged about the opening. Ready hands were held out, but the man carrying his comrade waved them aside

and staggered on, one hand steadying his load, the other hanging loose.

The big foreman started to rush in, but stopped. Something in the burdened man's eye had checked him; it was as if a team were straining up a steep hill, making any halt fatal.

"It's the boss and the clerk!" shouted the foreman. "Fall back, men,—fall back, damn ye!"

The man came straight on, reached the lips of the opening, lunged heavily to the right, tried to steady his burden and fell headlong.

CHAPTER XV

The street lamps were already lighted on the following afternoon—when Ruth, with Peter and Miss Felicia, alighted at the small station of Corklesville. All through the day she had gone over in her mind the words of the despatch:

> Explosion in tunnel. MacFarlane hurt—serious—will recover. Break news gently to daughter.
>
> Bolton
>
> Asst. Engineer.

Other despatches had met the party on the way down; one saying, "No change," signed by the trained nurse, and a second one from Bolton in answer to one of Peter's: "Three men killed—others escaped. MacFarlane's operation successful. Explosion premature."

Their anxiety only increased: Why hadn't Jack telegraphed? Why leave it to Bolton? Why was there no word of him,—and yet how could Bolton have known that Peter was with Ruth, except from young Breen. In this mortal terror Peter had wired from Albany: "Is Breen hurt?" but no answer had been received at Poughkeepsie. There had not been time for it, perhaps, but still there was no answer, nor had his name been

mentioned in any of the other telegrams. That in itself was ominous.

This same question Ruth had asked herself a dozen times. Jack was to have had charge of the battery—he had told her so. Was he one of the killed?—why didn't somebody tell her?—why hadn't Mr. Bolton said something?—why—why— Then the picture of her father's mangled body would rise before her and all thought of Jack pass out of her mind.

As the train rolled into the grimy station she was the first to spring from the car; she knew the way best, and the short cut from the station to where her father lay. Her face was drawn; her eyes bloodshot from restrained tears—all the color gone from her cheeks.

"You bring Aunt Felicia, Uncle Peter,—and the bags;—I will go ahead," she said, tying her veil so as to shield her face. "No, I won't wait for anything."

News of Ruth's expected arrival had reached the village, and the crowd at the station had increased. On its inner circle, close to a gate leading from the platform, stood a young man in a slouch hat, with his left wrist bandaged. The arm had hung in a sling until the train rolled in, then the silk support had been slipped and hidden in his pocket. Under the slouch hat, the white edge of a bandage was visible which the wearer vainly tried to conceal by pulling the hat further on his head,—this subterfuge also concealed a dark scar on his temple. Whenever the young man pressed closer to the gate, the crowd would fall back as if to give him room. Now and then one would come up, grab his

well hand and pat his shoulder approvingly. He seemed to be as much an object of interest as the daughter of the injured boss.

When Ruth gained the gate the wounded man laid his fingers on her gloved wrist. The girl started back, peered into his face, and uttered a cry of relief.

"Mr. Breen!" For one wild moment a spirit of overwhelming joy welled up in her heart and shone out of her eyes. Thank God he was not dead!

"Yes, Miss Ruth,—what is left of me. I wanted to see you as soon as you reached here. You must not be alarmed about your father." The voice did not sound like Jack's.

"Is he worse? Tell me quick!" she exclaimed, the old fear confronting her.

"No. He is all right," he wheezed, "and is going to get well. His left arm is broken and his head badly cut, but he is out of danger. The doctor told me so an hour ago."

"And you?" she pleaded, clinging to his proffered hand.

"Oh! I am all right, too. The smoke got into my throat so I croak, but that is nothing. Why, Mr. Grayson,—and Miss Felicia! I am so glad, Miss Ruth, that you did not have to come alone! This way, everybody."

Without other words they hurried into the carriage, driving like mad for the cottage, a mile away; all the worn look gone from Ruth's face.

"And you're not hurt, my boy?" asked Peter in a trembling voice—Jack's well hand in his own.

"No, only a few scratches, sir; that's all. Bolton's hand's in a bad way, though; lose two of his fingers, I'm afraid."

"And how did you escape?"

"I don't know. I got out the best way I could. First thing I knew I was lying on the grass and some one was pouring water over my head; then they got me home and put me to bed."

"And MacFarlane?"

"Oh, he came along with me. I had to help him some."

Peter heaved a sigh of relief, then he asked:

"How did it happen?"

"Nobody knows. One of the shanty men might have dropped a box of fulminates. Poor fellow,—he never knew; they could find nothing of him," Jack whispered behind his hand so Ruth would not hear.

"But when did you get out of bed?" continued Peter. He was less anxious now.

Jack looked at Ruth and again lowered his voice; the sound of the carriage preventing its hoarse notes from reaching her ears.

"About half an hour ago, sir; they don't know I have gone, but I didn't want anybody to frighten Miss Ruth. I don't look so bad, do I? I fixed myself up as well as I could. I have got on Bolton's hat; I couldn't get mine over the bandages. My wrist is the worst—sprained badly, the doctor says."

If Ruth heard she made no answer, nor did she speak during the ride. Now and then she would gaze out of

the window and once her fingers tightened on Miss Felicia's arm as she passed in full view of the "fill" with the gaping mouth of the tunnel beyond. Miss Felicia was occupied in watching Jack. In fact, she had not taken her eyes from him since they entered the carriage. She saw what neither Peter nor Ruth had seen;—that the boy was suffering intensely from hidden wounds and that the strain was so great he was verging on a collapse. No telling what these foolish Southerners will do, she said to herself, when a woman is to be looked after,—but she said nothing of all this to Ruth.

When the carriage stopped and Ruth with a spring leaped from her seat and bounded upstairs to her father's bedside, Miss Felicia holding Jack's hand, her eyes reading the boy's face, turned and said to Peter:

"Now you take him home where he belongs and put him to bed; and don't you let him get up until I see him. No—" she continued in a more decided tone, in answer to Jack's protest—"I won't have it. You go to bed just as I tell you—you can hardly stand now."

"Perhaps I had better, Miss Felicia. I am a little shaky," replied Jack, in a faint voice, and the carriage kept on its way to Mrs. Hicks's leaving the good lady on MacFarlane's porch.

MacFarlane was asleep when Ruth, trembling with excitement, reached the house. Outside the sick room, lighted by a single taper, she met the nurse whose few hurried words, spoken with authority, calmed her, as Jack had been unable to do, and reassured her mind.

"Compound fracture of the right arm, Miss," she whispered, "and badly bruised about the head, as they all were. Poor Mr. Breen was the worst."

Ruth looked at her in astonishment. That was why he had not lifted his hat, she thought to herself, as she tiptoed into the sick room and sank to her knees beside her father's bed.

The injured man opened his eyes, and his free hand moved slowly till it rested on his daughter's head.

"I got an awful crack, Ruth, but I am all right now. Too bad to bring you home. Who came with you?"

"Aunt Felicia and Uncle Peter," she whispered as she stroked his uninjured hand.

"Mighty good of them—just like old Peter. Send the old boy up—I want to see him."

Ruth made no answer; her heart was too full. That her father was alive was enough.

"I'm not pretty to look at, am I, child, but I'll pull out; I have been hurt before—had a leg broken once in the Virginia mountains when you were a baby. The smoke was the worst; I swallowed a lot of it; and I am sore now all over my chest. Poor Bolton's badly crippled, I hear—and Breen—they've told you about Breen, haven't they, daughter?" His voice rose as he mentioned the boy's name.

Ruth shook her head.

"Well, I wouldn't be here but for him! He's a plucky boy. I will never forget him for it; you mustn't either," he continued in a more positive tone.

The nurse now moved to the bed.

"I would not talk any more, Mr. MacFarlane. Miss Ruth is going to be at home now right along and she will hear the story."

"Well, I won't, nurse, if you don't want me to—but they won't be able to tell her what a fix we were in—I remember everything up to the time Breen dragged me from under the dirt car. I knew right away what had happened and what we had to do; I've been there before, but——"

"There,—that will do, Mr. MacFarlane," interrupted the nurse. "Come, Miss Ruth, suppose you go to your room for a while."

The girl rose to her feet.

"You can come back as soon as I fix your father for the night." She pointed significantly to the patient's head, whispering, "He must not get excited."

"Yes, dear daddy—I will come back just as soon as I can get the dust out of my hair and get brushed up a little," cried Ruth bravely, in the effort to hide her anxiety, "and then Aunt Felicia is downstairs."

Once outside she drew the nurse, who had followed her, to the window so as to be out of hearing of the patient and then asked breathlessly:

"What did Mr. Breen do?"

"I don't know exactly, but everybody is talking about him."

At this moment Miss Felicia arrived at the top of the stairs: she had heard Ruth's question and had caught the dazed expression on the girl's face.

"I will tell you, my dear, what he did, for I have

heard every word of it from the servants. The blast went off before he and your father had reached the opening of the tunnel. They left your father for dead, then John Breen crawled back on his hands and knees through the dreadful smoke until he reached him, lifted him up on his shoulders and carried him out alive. That's what he did; and he is a big, fine, strong, noble fellow, and I am going to tell him so the moment I get my eyes on him. And that is not all. He got out of bed this afternoon, though he could hardly stand, and covered up all his bruises and his broken wrist so you couldn't see them, and then he limped down to the station so you would get the truth about your father and not be frightened. And now he is in a dead faint.'

Ruth's eyes flamed and the color left her cheeks. She stretched out both hands as if to keep from falling.

"Saved daddy!" she gasped—"Carried him out on — Oh! Aunt Felicia!—and I have been so mean! To think he got up out of bed and—and—" Everything swam before her eyes.

Miss Felicia sprang forward and caught her in her arms.

"Come!—none of this, Child. Pull yourself together right away. Get her some water, nurse,—she has stood all she can. There now, dearie—" Ruth's head was on her breast now. "There—there— Such a poor darling, and so many things coming all at once. There, darling, put your head on my shoulder and cry it all out."

The girl sobbed on, the wrinkled hand patting her cheek.

"Oh, but you don't know, aunty—" she crooned.

"Yes, but I do—you blessed child. I know it all."

"And won't somebody go and help him? He is all alone, he told me so."

"Uncle Peter is with him, dearie."

"Yes,—but some one who can—" she straightened up— "I will go, aunty—I will go now."

"You will do nothing of the kind, you little goose; you will stay just where you are."

"Well, won't you go, then? Oh, please—please—aunty."

Peter's bald head now rose above the edge of the banisters. Miss Felicia motioned him to go back, but Ruth heard his step and raised her tear-drenched face half hidden in her dishevelled hair.

"Oh, Uncle Peter, is Jack—is Mr. Breen——"

Miss Felicia's warning face behind Ruth's own, for once reached Peter in time.

"In his bed and covered up, and his landlady, Mrs. Hicks, sitting beside him," responded Peter in his cheeriest tones.

"But he fainted from pain—and——"

"Yes, but that's all over now, my dear," broke in Miss Felicia.

"But you will go, anyhow—won't you, aunty?" pleaded Ruth.

"Certainly—just as soon as I put you to bed, and that is just where you have got to go this very minute," and she led the overwrought trembling girl into her room and shut the door.

Peter stood for an instant looking about him, his mind taking in the situation. Ruth was being cared for now, and so was MacFarlane—the white cap and apron of the noiseless nurse passing in and out of the room in which he lay, assured him of that. Bolton, too, in the room next to Jack's, was being looked after by his sister who had just arrived. He, too, was fairly comfortable, though a couple of his fingers had been shortened. But there was nobody to look after Jack —no father, mother, sister—nobody. To send for the boy's uncle, or Corinne, or his aunt, was out of the question, none of them having had more than a word with him since his departure. Yet Jack needed attention. The doctor had just pulled him out of one fainting spell only to have him collapse again when his coat was taken off, and the bandages were loosened. He was suffering greatly and was by no means out of danger.

If for the next hour or two there was anything to be done at MacFarlane's, Peter was ready to do it, but this accomplished, he would shoulder his bag and camp out for the night beside the boy's bed. He had come, indeed, to tell Felicia so, and he meant to sleep there whatever her protests. He was preparing himself for her objections, when she reëntered the room.

"How is young Breen?" Miss Felicia asked in a whisper, closing the door behind her. She had put Ruth to bed, where she had again given way to an uncontrollable fit of weeping.

"Pretty weak. The doctor is with him now."

"What did the fool get up for?" She did not mean to surrender too quickly about Jack despite his heroism—not to Peter, at any rate. Then, again, she half suspected that Ruth's tears were equally divided between the rescuer and the rescued.

"He couldn't help it, I suppose," answered Peter, with a gleam in his eyes—"he was born that way."

"Born! What stuff, Peter—no man of any commonsense would have ——"

"I quite agree with you, my dear—no man except a gentleman. There is no telling what one of that kind might do under such circumstances." And with a wave of his hand and a twinkle in his merry scotch-terrier eyes, the old fellow disappeared below the handrail.

Miss Felicia leaned over the banisters:

"Peter, *Peter*," she called after him, "where are you going?"

"To stay all night with Jack."

"Well, that's the most sensible thing I have heard of yet. Will you take him a message from me?"

Peter looked up: "Yes, Felicia, what is it?"

"Give him my love."

CHAPTER XVI

Miss Felicia kept her promise to Ruth. Before that young woman, indeed, tired out with anxiety, had opened her beautiful eyes the next morning and pushed back her beautiful hair from her beautiful face—and it was still beautiful, despite all the storms it had met and weathered, the energetic, old lady had presented herself at the front door of Mrs. Hicks's Boarding Hotel (it was but a step from MacFarlane's) and had sent her name to the young man in the third floor back.

A stout person, with a head of adjustable hair held in place by a band of black velvet skewered by a gold pin, the whole surmounted by a flaring mob-cap of various hues and dyes, looked Miss Felicia all over and replied in a dubious tone:

"He's had a bad mash-up, and I don't think——"

"I am quite aware of it, my dear madam, or I would not be here. Now, please show me the way to Mr. Breen's room—my brother was here last night and——"

"Oh, the bald-headed gentleman?" exclaimed Mrs. Hicks. "Such a dear, kind man; and it was as much as I could do to get him to bed and he a——"

But Miss Felicia was already inside the sitting-room,

her critical eyes noting its bare, forbidding furnishing and appointment—she had not yet let down her skirts, the floor not being inviting. As each article passed in review—the unsteady rocking-chairs upholstered in haircloth and protected by stringy tidies, the disconsolate, almost bottomless lounge, fly-specked brass clock and mantel ornaments, she could not but recall the palatial entrance, drawing-room, and boudoir into which Parkins had ushered her on that memorable afternoon when she had paid a visit to Mrs. Arthur Breen—(her "last visit" the old lady would say with a sly grimace at Holker, who had never forgiven "that pirate, Breen," for robbing Gilbert of his house).

"And this is what this idiot has got in exchange," she said to herself as she peered into the dining-room beyond, with its bespattered table-cloth flanked by cheap china plates and ivory napkin rings—the castors mounting guard at either end.

The entrance of the lady with the transferable hair cut short her revery.

"Mr. Breen says come up, ma'am," she said in a subdued voice. It was astonishing how little time it took for Miss Felicia's personality to have its effect.

Up the uncarpeted stairs marched the great lady, down an equally bare hall lined on either side by bedroom doors, some marked by unblacked shoes others by tin trays holding fragments of late or early breakfasts, the flaring cap obsequiously pointing the way until the two had reached a door at the end of the corridor.

"Now I won't bother you any more," said Miss Fe-

licia. "Thank you very much. Are you in here Mr. Breen?" she called in a cheery voice as she pushed open the door, and advanced to his bedside:—"Oh, you poor fellow! Oh, I *am* so sorry!"

The boy lay on a cot-bed pushed close to the wall. His face was like chalk; his eyes deep set in his head; his scalp one criss-cross of bandages, and his right hand and wrist a misshapen lump of cotton wadding and splints.

"No, don't move Why, you did not look as bad as this yesterday," she added in sympathetic tones, patting his free hand with her own, her glance wandering over the cramped little room with its meagre appointments.

Jack smiled faintly and a light gleamed in his eyes. The memory of yesterday evidently brought no regrets.

"I dared not look any other way," he answered faintly; "I was so afraid of alarming Miss Ruth." Then after a pause in which the smile and the gleam flickered over his pain-tortured face, he added in a more determined voice: "I am glad I went, though the doctor was furious. He says it was the worst thing I could have done—and thought I ought to have had sense enough to— But don't let's talk any more about it, Miss Felicia. It was so good of you to come. Mr. Grayson has just left. You'd think he was a woman, he is so gentle and tender. But I'll be around in a day or two, and as soon as I can get on my feet and look less like a scarecrow than I do, I am coming over to see you and Miss Ruth and—yes, and *Uncle Peter*—"

Miss Felicia arched her eyebrows: "Oh, you needn't look!—that's what I am going to call him after this; we settled all that last night."

A smile overspread Miss Felicia's face. "Uncle Peter, is it? And I suppose you will be calling me Aunt Felicia next?"

Jack turned his eyes: "That was just what I was trying to screw up my courage to do. Please let me, won't you?"

Again Miss Felicia lifted her eyebrows, but she did not say she would.

"And Ruth—what do you intend to call that young lady? Of course, without her permission, as that seems to be the fashion." And the old lady's eyes danced in restrained merriment.

The sufferer's face became suddenly grave; for an instant he did not answer, then he said slowly:

"But what can I call her except Miss Ruth?"

Miss Felicia laughed. Nothing was so delicious as a love affair which she could see into. This boy's heart was an open book. Besides, this kind of talk would take his mind from his miseries.

"Oh, but I am not so sure of that," she rejoined, in an encouraging tone.

A light broke out in Jack's eyes: "You mean that she *would* let me call her—call her Ruth?"

"I don't mean anything of the kind, you foolish fellow. You have got to ask her yourself; but there's no telling what she would not do for you now, she's so grateful to you for saving her father's life."

"But I did not," he exclaimed, an expression as of acute pain crossing his brows. "I only helped him along. But she must not be *grateful.* I don't like the word. Gratitude hasn't got anything to do with—" he did not finish the sentence.

"But you *did* save his life, and you know it, and I just love you for it," she insisted, ignoring his criticism as she again smoothed his hand. "You did a fine, noble act, and I am proud of you and I came to tell you so." Then she added suddenly: "You received my message last night, didn't you? Now, don't tell me that that good-for-nothing Peter forgot it."

"No, he gave it to me, and it was so kind of you."

"Well, then I forgive him. And now," here she made a little salaam with both her hands—"now you have Ruth's message."

"I have what?" he asked in astonishment.

"Ruth's message." She still kept her face straight although her lips quivered with merriment.

Jack tried to lift his head: "What is her message?" he asked with expectant eyes—perhaps she had sent him a letter!

Miss Felicia tapped her bosom with her forefinger.

"ME!" she cried, "I am her message. She was so worried last night when she found out how ill you were that I promised her to come and comfort you; that is why it is *ME.* And now, don't you think you ought to get down on your knees and thank her? Why, you don't seem a bit pleased!"

"And she sent you to me—because—because—she

was *grateful* that I saved her father's life?" he asked in a bewildered tone.

"Of course—why shouldn't she be; is there anything else you can give her she would value as much as her father's life, you conceited young Jackanapes?"

She had the pin through the butterfly now and was watching it squirm; not maliciously—she was never malicious. He would get over the prick, she knew. It might help him in the end, really.

"No, I suppose not," he replied simply, as he sank back on his pillow and turned his bruised face toward the wall.

For some moments he lay in deep thought. The last half-hour in the arbor under the palms came back to him; the tones of Ruth's voice; the casual way in which she returned his devouring glance. She didn't love him; never had loved him; wouldn't ever love him. Anybody could carry another fellow out on his back; was done every day by firemen and life-savers,—everybody, in fact, who happened to be around when their services were most needed. Grateful! Of course the rescued people and their friends were grateful until they forgot all about it, as they were sure to do the next day, or week, or month. Gratitude was not what he wanted. It was love. That was the way he felt; that was the way he would always feel. He who loved every hair on Ruth's beautiful head, loved her wonderful hands, loved her darling feet, loved the very ground on which she walked "Gratitude!" eh! That was the word his uncle had used the day he slammed the door

of his private office in his face. "Common gratitude, damn you, Jack, ought to put more sense in your head," as though one ought to have been "grateful" for a seat at a gambling table and two rooms in a house supported by its profits. Garry had said "gratitude," too, and so had Corinne, and all the rest of them. Peter had never talked gratitude; dear Peter, who had done more for him than anybody in the world except his own father. Peter wanted his love if he wanted anything, and that was what he was going to give him —big, broad, all-absorbing *love*. And he did love him. Even his wrinkled hands, so soft and white, and his glistening head, and his dabs of gray whiskers, and his sweet, firm, human mouth were precious to him. Peter—his friend, his father, his comrade! Could he ever insult him by such a mean, cowardly feeling as gratitude? And was the woman he loved as he loved nothing else in life—was she—was Ruth going to belittle their relations with the same substitute? It was a big pin, that which Miss Felicia had impaled him on, and it is no wonder the poor fluttering wings were nigh exhausted in the struggle!

Relief came at last.

"And now what shall I tell her?" asked Miss Felicia. "She worries more over you than she does over her father; she can get hold of him any minute, but you won't be presentable for a week. Come, what shall I tell her?"

Jack shifted his shoulders so that he could move the easier and with less pain, and raised himself on his well

elbow. There was no use of his hoping any more; she had evidently sent Miss Felicia to end the matter with one of her polite phrases,—a weapon which she, of all women, knew so well how to use.

"Give Miss Ruth my kindest regards," he said in a low voice, still husky from the effects of the smoke and the strain of the last half-hour—"and say how thankful I am for her gratitude, and— No,—don't tell her anything of the kind. I don't know what you are to tell her." The words seemed to die in his throat.

"But she will ask me, and I have got to say something. Come,—out with it." Her eyes were still on his face; not a beat of his wings or a squirm of his body had she missed.

"Well just say how glad I am she is at home again and that her father is getting on so well, and tell her I will be up and around in a day or two, and that I am not a bit worse off for going to the station yesterday."

"Anything else?"

"No,—unless you can think of something."

"And if I do shall I add it?"

"Yes."

"Oh,—then I know exactly what to do,—it will be something like this: 'Please, Ruth, take care of your precious self, and don't be worried about me or anything else, and remember that every minute I am away from you is misery, for I love you to distraction and——'"

"Oh, Miss Felicia!"

"No—none of your protests, sir!" she laughed. "That is just what I am going to tell her. And now don't you

dare to move till Peter comes back," and with a toss of her aristocratic head the dear lady left the room, closing the door behind her.

And so our poor butterfly was left flat against the wall—all his flights ended. No more roaming over honeysuckles, drinking in the honey of Ruth's talk; no more soaring up into the blue, the sunshine of hope dazzling his wings. It made no difference what Miss Felicia might say to Ruth. It was what she had said to *him* which made him realize the absurdity of all his hopes. Everything that he had longed for, worked for, dreamed about, was over now—the long walks in the garden, her dear hand in his, even the song of the choir boys, and the burst of joyous music as they passed out of the church door only to enter their own for life. All this was gone—never to return—never had existed, in fact, except in his own wild imagination. And once more the disheartened boy turned his tired pain-racked face toward the bare wall.

Miss Felicia tripped downstairs with an untroubled air, extended two fingers to Mrs. Hicks, and without more ado passed out into the morning air. No thought of the torment she had inflicted affected the dear woman. What were pins made for except to curb the ambitious wings of flighty young men who were soaring higher than was good for them. She would let him know that Ruth was a prize not to be too easily won, especially by penniless young gentlemen, however brave and heroic they might be.

Hardly had she crossed the dreary village street en-

cumbered with piles of half-melted snow and mud, than she espied Peter picking his way toward her, his silk hat brushed to a turn, his gray surtout buttoned close, showing but the edge of his white silk muffler, his carefully rolled umbrella serving as a divining rod the better to detect the water holes. No one who met him and looked into his fresh, rosy face, or caught the merry twinkle of his eyes, would ever have supposed he had been pouring liniment over broken arms and bandaged fingers until two o'clock in the morning of the night before. It had only been when Bolton's sister had discovered an empty "cell," as Jack called the bedroom next to his, that he had abandoned his intention of camping out on Jack's disheartened lounge, and had retired like a gentleman carrying with him all his toilet articles, ready to be set out in the morning.

Long before that time he had captured everybody in the place: from Mrs. Hicks, who never dreamed that such a well of tenderness over suffering could exist in an old fellow's heart, down to the freckled-faced boy who came for his muddy shoes and who, after a moment's talk with Peter as to how they should be polished, retired later in the firm belief that they belonged to "a gent way up in G," as he expressed it, he never having waited on "the likes of him before." As to Bolton, he thought he was the "best ever," and as to his prim, patient sister who had closed her school to be near her brother—she declared to Mrs. Hicks five minutes after she had laid her eyes on him, that Mr. Breen's uncle was "just too dear for anything,"—to

which the lady with the movable hair and mob-cap not only agreed, but added the remark of her own, "that folks like him was a sight better than the kind she was a-gettin'."

All these happenings of the night and early hours of this bright, beautiful morning—and it was bright and sunny overhead despite the old fellow's precautionary umbrella—had helped turn out the spick and span gentleman who was now making his way carefully over the unpaved road which stood for Corklesville's principal street.

Miss Felicia saw him first.

"Oh! there you are!" she cried before he could raise his eyes. "Did you ever see anything so disgraceful as this crossing—not a plank—nothing. No—get out of my way, Peter; you will just upset me, and I would rather help myself."

In reply Peter, promptly ignoring her protest, stepped in front of her, poked into several fraudulent solidities covering unfathomable depths, found one hard enough to bear the weight of Miss Felicia's dainty shoe —it was about as long as a baby's hand—and holding out his own said, in his most courtly manner:

"Be very careful now, my dear: put your foot on mine; so! now give me your hand and jump. There—that's it." To see Peter help a lady across a muddy street, Holker Morris always said, was a lesson in all the finer virtues. Sir Walter was a bungler beside him. But then Miss Felicia could also have passed muster as the gay gallant's companion.

And just here the Scribe remarks, parenthetically, that there is nothing that shows a woman's refinement more clearly than the way she crosses a street.

Miss Felicia, for instance, would no more have soiled the toes of her shoes in a puddle than a milk-white pussy would have dampened its feet in the splash of an overturned bowl: a calm survey up and down; a taking in of the dry and wet spots; a careful gathering up of her skirts, and over skimmed the slender, willowy old lady with a one—two—and three—followed by a stamp of her absurd feet and the shaking out of ruffle and pleat. When a woman strides through mud without a shiver because she has plenty of dry shoes and good ones at home, there are other parts of her make-up, inside and out, that may want a looking after.

Miss Felicia safely landed on the dry and comparatively clean sidewalk, Peter put the question he had been framing in his mind since he first caught sight of that lady picking her way among the puddles.

"Well, how is he now?"

"His head, or his heart?" she asked with a knowing smile, dropping her still spotless skirts. "Both are broken; the last into smithereens. It is hopeless. He will never be any better. Oh, Peter, what a mess you have made of things!"

"What have I done?" he laughed.

"Got these two people dead in love with each other,—both of them—Ruth is just as bad—and no more chance of their ever being married than you

or I. Perfectly silly, Peter, and I have always told you so—and now you will have to take the consequences."

"Beautiful—beautiful!" chuckled Peter; "everything is coming my way. I was sure of Jack, for he told me so, but Ruth puzzled me. Did she tell you she loved him?"

"No, stupid, of course she did not. But have I not a pair of eyes in my head? What do you suppose I got up for this morning at such an unearthly hour and went over to— Oh, such an awful place!—to see that idiot? Just to tell him I was sorry? Not a bit of it! I went to find out what was going on, and now I know; and what is to become of it all nobody can tell. Here is her father with every penny he has in the world in this work—so Holker tells me—and here are a lot of damages for dead men and Heaven knows what else; and there is Jack Breen with not a penny to his name except his month's wages; and here is Ruth who can marry anybody she chooses, bewitched by that boy—and I grant you she has every reason for he is as brave as he can be, and what is better he is a gentleman. And there lies Henry MacFarlane blind as a bat as to what is going on! Oh!—really, Peter, there cannot be anything more absurd."

During the outbreak Peter stood leaning on his umbrella, a smile playing over his smooth-shaven face, his eyes snapping as if at some inwardly suppressed fun. These were the kind of outbursts Peter loved. It was only when Felicia was about to come over to your way

of thinking that she talked like this. It was her way of hearing the other side.

"Dreadful!—dreadful!" sighed Peter, looking the picture of woe. "Love in a garret—everybody in rags,—one meal a day—awful situation! Something's got to be done at once. I'll begin by taking up a collection this very day. In the meantime, Felicia, I'll just keep on to Jack's and see how his arm's getting on and his head. As to his heart,—I'll talk to Ruth and see——"

"Are you crazy, Peter? You will do nothing of the kind. If you do, I will——"

But Peter, his hat in the air, was now out of hearing. When he reached the mud line he turned, drew his umbrella as if from an imaginary scabbard, made a military salute, and, with a suppressed gurgle in his throat, kept on to Jack's room.

Somehow the sunshine had crept into the old fellow's veins this morning. None of Miss Felicia's pins for him!

Ruth, from her place by the sitting-room window, had seen the two talking and had opened the front door before Miss Felicia's hand touched the bell. She had already subjected Peter to a running fire of questions while he was taking his coffee and thus had the latest intelligence down to the moment when Peter turned low Jack's light and had tucked him in. He was asleep when Peter had peered into his cramped room early this morning, and the bulletin therefore could go no further.

"And how is he, aunty?" Ruth asked in a breathless tone before the front door could be closed.

"Getting on splendidly, my dear. Slept pretty well. It is a dreadful place for any one to be in, but I suppose he is accustomed to it by this time."

"And is he no worse for coming to meet us, Aunt Felicia?" Ruth asked, her voice betraying her anxiety. She had relieved the old lady of her cloak now, and had passed one arm around her slender waist.

"No, he doesn't seem to be, dearie. Tired, of course —and it may keep him in bed a day or two longer, but it won't make any difference in his getting well. He will be out in a week or so."

Ruth paused for a moment and then asked in a hesitating way, all her sympathy in her eyes:

"And I don't suppose there is anybody to look after him, is there?"

"Oh, yes, plenty: Mrs. Hicks seems a kind, motherly person, and then Mr. Bolton's sister runs in and out." It was marvellous how little interest the dear woman took in the condition of the patient. Again the girl paused. She was sorry now she had not braved everything and gone with her.

"And did he send me any message, aunty?" This came quite as a matter of form—merely to learn all the details.

"Oh, yes,—I forgot: he told me to tell you how glad he was to hear your father was getting well," replied Miss Felicia searching the mantel for a book she had placed there.

Ruth bit her lips and a certain dull feeling crept about her heart. Jack, with his broken arm and bruised

head rose before her. Then another figure supplanted it.

"And what sort of a girl is that Miss Bolton?" There was no curiosity—merely for information. "Uncle Peter was so full of her brother and how badly he had been hurt he hardly mentioned her name."

"I did not see her very well; she was just coming out of her brother's room, and the hall was dark. Oh, here's my book—I knew I had left it here."

"Pretty?" continued Ruth, in a slightly anxious tone.

"No,—I should say not," replied the old lady, moving to the door.

"Then you don't think there is anything I can do?" Ruth called after her.

"Not now."

Ruth picked up Miss Felicia's wrap from the chair where that lady had thrown it, mounted the stairs, peered from between the pots of geraniums screening a view of the street with the Hicks Hotel dominating one corner, wondered which window along the desolate front gave Jack light and air, and with whispered instructions to the nurse to be sure and let her know when her father awoke, shut herself in her room.

As for the horrible old ogre who had made all the trouble, nipping off buds, skewering butterflies and otherwise disporting herself after the manner of busybodies who are eternally and forever poking their thin, pointed noses into what doesn't concern them, no hot, scalding tears, the Scribe regrets to say, dimmed her knowing eyes, nor did any unbidden sigh leap from her

old heart. Foolish young people ought to thank her really for what she had done—what she would still try to do—and they would when they were a year older.

Poor, meddling Miss Felicia! Have you forgotten that night thirty years ago when you stood in a darkened room facing a straight, soldierly looking man, and listened to the slow dropping of words that scalded your heart like molten metal? Have you forgotten, too, the look on his handsome face when he uttered his protest at the persistent intermeddling of another, and the square of his broad shoulders as he disappeared through the open door never to return again?

CHAPTER XVII

Some of the sunshine that had helped dry the muddy road, making possible the path between Jack's abode and MacFarlane's hired villa—where there was only room for Miss Felicia, Peter still occupying his cell at Mrs. Hicks's, but taking his meals with Ruth, so that he could be within call of MacFarlane when needed—some of this same sunshine, I say, may have been responsible for the temporary drying up of Ruth's tears and the establishing of various ways of communication between two hearts that had for some days been floundering in the deeps. Or, perhaps, the rebound may have been due to the fact that Peter had whispered something in Jack's ear, or that Ruth had overheard Miss Felicia praising Jack's heroism to her father—it was common talk everywhere—or it may have been that the coming of spring which always brings hope and cheer—making old into new, may have led to the general lighting up of the gloom that had settled over the house of MacFarlane and its dependents; but certain it is that such was the case.

MacFarlane began by taking a sudden change for the better—so decided a change that he was out of his room and dressed on the fifth day (although half his

coat hid his broken arm, tightly bandaged to his side. He had even walked as far as the geraniums in the window, through which he could not only see Jack's hotel, but the big "earth fill" and mouth of The Beast beyond.

Then Bolton surprised everybody by appearing outdoors, his hand alone in a sling. What was left of the poor shanty men, too, had been buried, the dreadful newspaper articles had ceased, and work was again in full blast.

Jack, to be sure, was still in his room, having swallowed more gas and smoke than the others, badly scorching his insides, as he had panted under the weight of MacFarlane's body. The crisis, however, brought on by his imprudence in meeting Ruth at the station, had passed, and even he was expected to be out in a few days.

As for Miss Felicia, although she had blown hot and blown cold on Ruth's heart, until that delicate instrument stood at zero one day and at fever heat the next, she had, on the whole, kept up an equable temperature, and meant to do so until she shook the dust of Corklesville from her dainty feet and went back to the clean, moist bricks of her garden.

And as for Peter! Had he not been a continuous joy, cheering everybody; telling MacFarlane funny stories until that harassed invalid laughed himself, unconscious of the pain to his arm; bringing roses for the prim, wizened-up Miss Bolton, that she might have a glimpse of something fresh and alive while she sat by her brother's bed. And last, and by no means least, had he

not the morning he had left for New York, his holiday being over, taken Ruth in his arms and putting his lips close to her ear, whispered something into its pink shell that had started northern lights dancing all over her cheeks and away up to the roots of her hair; and had she not given him a good hug and kissed him in return, a thing she had never done in her whole life before? And had he not stopped on his way to the station for a last hand-shake with Jack and to congratulate him for the hundredth time for his plucky rescue of MacFarlane—a subject he never ceased to talk about—and had he not at the very last moment, told Jack every word of what he and Ruth talked about, with all the details elaborated, even to the hug, which was no sooner told than another set of northern lights got into action at once, and another hug followed; only this time it took the form of a hearty hand-shake and a pat on Peter's back, followed by a big tear which the boy tried his best to conceal? Peter had no theories detrimental to penniless young gentlemen, pursued by intermeddling old ladies.

And yet with all this there was one corner deep down in Ruth's heart so overgrown with "wonderings" and "whys," so thick with tangled doubts and misgivings, that no cheering ray of certainty had yet been able to pierce it. Nor had any one tried. Miss Felicia, good as she was and loving as she had been, had done nothing in the pruning way—that is, nothing which would let in any sunshine radiating from Jack. She had talked about him, it is true; not to her, we may be sure,

but to her father, saying how handsome he had grown and what a fine man he was making of himself. She had, too, more than once commented—and this before everybody—on his good manners and his breeding, especially on the way he had received her the first morning she called, and to his never apologizing for his miserable surroundings, meagre as they were—just a theodolite, his father's portrait and half a dozen books alone being visible, the white walls covered with working plans. But when the poor girl had tried to draw from her some word that was personal to himself, or one that might become personal—and she did try even to the verge of betraying herself, which would never have done—Miss Felicia had always turned the subject at once or had pleaded forgetfulness. Not a word could she drag out of this very perverse and determined old lady concerning the state of the patient, nothing except that he was "better," or "doing nicely," or that the bandage was being shortened, or some other commonplace. Uncle Peter had been kinder. He understood—she saw that in his eyes. Still even Uncle Peter had not told her all that she wanted to know, and of course she could not ask him.

Soon a certain vague antagonism began to assert itself toward the old lady who knew so much and yet who said so little! who was too old really to understand—no old person, in fact, could understand—that is, no old woman. This proved, too, that this particular person could never have loved any other particular person in her life. Not that she, Ruth, loved Jack—by no

manner of means—not in that way, at least. But she would have liked to know what he said, and how he said it, and whether his eyes had lost that terrible look which they wore when he turned away at the station to go back to his sick bed in the dingy hotel. All these things her Aunt Felicia knew about and yet she could not drag a word out of her.

What she ought to have done was to go herself that first night, bravely, honestly, fearlessly as any friend had a right to do; go to him in his miserable little hotel and try to cheer him up as Miss Felicia, and perhaps Miss Bolton, had done. Then she might have found out all about it. Exactly what it was that she wanted to find out all about—and this increased her perplexity—she could not formulate, although she was convinced it would help her to bear the anxiety she was suffering. Now it was too late; more than a week had passed, and no excuse for going was possible.

It was not until the morning after Peter's departure,—she, sitting alone, sad and silent in her chair at the head of her father's breakfast table (Miss Felicia, as was her custom, had her coffee in her room), that the first ray of light had crept into her troubled brain. It had only shone a brief moment,—and had then gone out in darkness, but it held a certain promise for better days, and on this she had built her hopes.

"I am going to send for Breen to-morrow, Ruth," her father had said as he kissed her good-night. "There are some things I want to talk over with him, and then I want to thank him for what he did for me. He's a

man, every inch of him; I haven't told him so yet,—not to his face,—but I will to-morrow. Fine fellow is Breen; blood will always tell in the end, my daughter, and he's got the best in the country in his veins. Looks more like his father every day he lives."

She had hardly slept all night, thinking of the pleasure in store for her. She had dressed herself, too, in her most becoming breakfast gown—one she had worn when Jack first arrived at Corklesville, and which he said reminded him of a picture he had seen as a boy. There were pink rosebuds woven in its soft texture, and the wide peach-blossom ribbon that bound her dainty waist contrasted so delightfully, as he had timidly hinted, with the tones of her hair and cheeks.

It was the puffy, bespectacled little doctor who shut out the light.

"No, your father has still one degree of fever," he grumbled, with a wise shake of his bushy head. "No—nobody, Miss MacFarlane,—do you understand? He can see *nobody*—or I won't be responsible," and with this the crabbed old fellow climbed into his gig and drove away.

She looked after him for a moment and two hot tears dropped from her eyes and dashed themselves to pieces on the peach-blossom ribbon.

But the sky was clearing again—she didn't realize it,—but it was. April skies always make alternate lights and darks. The old curmudgeon had gone, but the garden gate was again a-swing.

Ruth heard the tread on the porch and drawing back the curtains looked out. The most brilliant sunbeams were but dull rays compared with what now flashed from her eyes. Nor did she wait for any other hand than her own to turn the knob of the door.

"Why, Mr. Breen!"

"Yes, Miss Ruth," Jack answered, lifting his hat, an unrestrained gladness at the sight of her beauty and freshness illumining his face. "I have come to report for duty to your father."

"But you cannot see him. You must report to *me*," she laughed gayly, her heart brimming over now that he was before her again. "Father was going to send for you to-day, but the doctor would not let him. Hush! he musn't hear us."

"He would not let me go out either, but as I am tired to death of being cooped up in my room, I broke jail. Can't I see him?" he continued in a lower key. He had his coat off and had hung it on the rack, she following him into the sitting-room, absorbing every inch of his strong, well-knit body from his short-cropped hair where the bandages had been wound, down to the sprained wrist which was still in splints. She noted, too, with a little choke in her throat, the shadows under the cheek bones and the thinness of the nose. She could see plainly how he had suffered.

"I am sorry you cannot see father." She was too moved to say more. "He still has one degree of fever."

"I have two degrees myself," Jack laughed softly,—"one records how anxious I was to get out of my cell

and the other how eager I was to get here. And now I suppose I can't stay."

"Oh, yes, you can stay if you will keep as still as a mouse so father can't hear you," she whispered, a note of joy woven in her tones.

She was leading him to the sofa as she spoke. He placed a cushion for her, and took his place beside her, resting his injured hand, which was in a sling, on the arm. He was still weak and shaking.

"Daddy is still in his room," she rattled on nervously, "but he may be out and prowling about the upstairs hall any minute. He has a heap of things to talk over with you—he told me so last night—and if he knew you were here nothing would stop him. Wait till I shut the door. And now tell me about yourself," she continued in a louder voice, regaining her seat. "You have had a dreadful time, I hear—it was the wrist, wasn't it?" She felt she was beginning badly; although conscious of her nervous joy and her desire to conceal it, somehow it seemed hard for her to say the right thing.

"Oh, I reckon it was everything, Miss Ruth, but it's all over now." He was not nervous. He was in an ecstasy. His eyes were drinking in the round of her throat and the waves of glorious hair that crowned her lovely head. He noticed, too, some tiny threads that lay close to her ears: he had been so hungry for a glimpse of them!

"Oh, I hope so, but you shouldn't have come to the station that day," she struggled on. "We had Uncle

Peter with us, and only a hand-bag, each of us,—we came away so suddenly."

"I didn't want you to be frightened about your father. I didn't know that Uncle Peter was with you; in fact, I didn't know much of anything until it was all over. Bolton sent the telegram as soon as he got his breath."

"That's what frightened us. Why didn't *you* send it?" she was gaining control of herself now and something of her old poise had returned.

"I hadn't got *my* breath,—not all of it. I remember his coming into my room where they were tying me up and bawling out something about how to reach you by wire, and he says now that I gave him Mr. Grayson's address. I cannot remember that part of it, except that I— Well, never mind about that—" he hesitated turning away his gaze—the memory seemed to bring with it a certain pain.

"Yes,—tell me," she pleaded. She was too happy. This was what she had been waiting for. There was no detail he must omit.

"It was nothing, only I kept thinking it was you who were hurt," he stammered.

"Me!" she cried, her eyes dancing. The ray of light was breaking—one with a promise in it for the future!

"Yes,—you, Miss Ruth! Funny, isn't it, how when you are half dead you get things mixed up." Oh, the stupidity of these lovers! Not a thing had he seen of the flash of expectation in her eyes or of the hot color

rising to her cheeks. "I thought somebody was trying to tell your father that you were hurt, and I was fighting to keep him from hearing it. But you must thank Bolton for letting you know."

Ruth's face clouded and the sparkle died out in her eyes. What was Mr. Bolton to her, and at a time like this?

"It was most kind of Mr. Bolton," she answered in a constrained voice. "I only wish he had said something more; we had a terrible day. Uncle Peter was nearly crazy about you; he telegraphed and telegraphed, but we could get no answer. That's why it was such a relief to find you at the station."

But the bat had not finished banging his head against the wall. "Then I did do some good by going?" he asked earnestly.

"Oh, indeed you did." If he did not care whether she had been hurt or not, even in his delirium, she was not going to betray herself. "It was the first time anybody had seen Uncle Peter smile; he was wretched all day. He loves you very dearly, Mr. Breen."

Jack's hand dropped so suddenly to his side that the pain made him tighten his lips. For a moment he did not answer.

"Then it was only Uncle Peter who was anxious was it? I am glad he loves me. I love him, too," he said at last in a perfunctory tone—"he's been everything to me."

"And you have been everything to him." She determined to change the subject now. He told me only

—well,—two days ago—that you had made him ten years younger."

"Me?—Miss Ruth!" Still the same monotonous cadence.

"Yes."

"How?"

"Well,—maybe because he is old and you are young." As she spoke her eyes measured the width of his shoulders and his broad chest—she saw now to what her father owed his life—"and another thing; he said that he would always thank you for getting out alive. And I owe you a debt of gratitude, too, Mr. Breen;—you gave me back my dear daddy," she added in a more assured tone. Here at last was something she could talk unreservedly about. Something that she had wanted to say ever since he came.

Jack straightened and threw back his shoulders: that word again! Was that all that Ruth had to say?

"No, Miss Ruth, you don't." There was a slight ring of defiance now. "You do not owe me anything, and please don't think so, and please—please—do not say so!"

"I don't owe you anything! Not for saving my father's life?" This came with genuine surprise.

"No! What would you have thought of me, what would I have thought of myself had I left him to suffocate when I could just as well have brought him out? Do you think I could ever have looked you in the face again? You might not have ever known I could have saved him—but I should have hated myself every hour

of my life. Men are not to be thanked for these things; they are to be despised if they don't do them. Can't you see the difference?"

"But you might have been killed, too!" she exclaimed. Her own voice was rising, irritation and disappointment swaying it. "Everybody says it was a miracle you were not."

"Not a miracle at all. All I was afraid of was stumbling over something in the dark—and it was nearly dark—only a few of the rock lights burning—and not be able to get on my feet again. But don't let us talk about it any more."

"Yes—but I will, I *must*. I must feel right about it all, and I cannot unless you listen. I shall never forget you for it as long as I live." There was a note of pathos in her voice. Why did he make it so hard for her, she thought. Why would he not look in her face and see? Why would he not let her thank him? "Nothing in the world is so precious to me as daddy, and never will be," she went on resolutely, driving back the feeling of injustice that surged up in her heart at his attitude—"and it is you, Mr. Breen, who have given him back to me. And daddy feels the same way about it; and he is going to tell you so the minute he sees you," she insisted. "He has sent you a lot of messages, he says, but they do not count. Please, now, won't you let me thank you?"

Jack raised his head. He had been fingering a tassel on the end of the sofa, missing all the play of feeling in her eyes, taking in nothing but the changes that she

rang on that one word "gratitude." Gratitude!—when he loved the ground she stepped on. But he must face the issue fairly now:

"No,—I don't want you to thank me," he answered simply.

"Well, what do you want, then?" She was at sea now,—compass and rudder gone,—wind blowing from every quarter at once,—she trying to reach the harbor of his heart while every tack was taking her farther from port. If the Scribe had his way the whole coast of love would be lighted and all rocks of doubt and misunderstanding charted for just such hapless lovers as these two. How often a twist of the tiller could send them into the haven of each other's arms, and yet how often they go ashore and stay ashore and worse still, stay ashore all their lives.

Jack looked into her eyes and a hopeless, tired expression crossed his face.

"I don't know," he said in a barely audible voice:—"I just—please, Miss Ruth, let us talk of something else; let me tell you how lovely your gown is and how glad I am you wore it to-day. I always liked it, and——"

"No,—never mind about my gown; I would rather you did not like anything about me than misunderstand me!" The tears were just under the lids;—one more thrust like the last and they would be streaming down her cheeks.

"But I haven't misunderstood you." He saw the lips quiver, but it was anger, he thought, that caused it

"Yes, you have!"—a great lump had risen in her throat. "You have done a brave, noble act,—everybody says so; you carried my dear father out on your back when there was not but one chance in a thousand you would ever get out alive; you lay in a faint for hours and once they gave you up for dead; then you thought enough of Uncle Peter and all of us to get that telegram sent so we wouldn't be terrified to death and then at the risk of your life you met us at the station and have been in bed ever since, and yet I am to sit still and not say a word!" It was all she could do to control herself. "I do feel grateful to you and I always shall feel grateful to you as long as I live. And now will you take my hand and tell me you are sorry, and let me say it all over again, and with my whole heart? for that's the way I mean it."

She was facing him now, her hand held out, her head thrown back, her dark eyes flashing, her bosom heaving. Slowly and reverently, as a devotee would kiss the robe of a passing priest, Jack bent his head and touched her fingers with his lips.

Then, raising his eyes to hers, he asked, "And is that all, Miss Ruth? Isn't there something more?" Not once had she mentioned his own safety—not once had she been glad over him— "Something more?" he repeated, an ineffable tenderness in his tones—"something—it isn't all, is it?"

"Why, how can I say anything more?" she murmured in a lowered voice, withdrawing her hand as the sound of a step in the hall reached her ear.

The door swung wide: "Well, what are you two young people quarrelling about?" came a soft, purring voice.

"We weren't quarrelling, Aunty. Mr. Breen is so modest he doesn't want anybody to thank him, and I just would."

Miss Felicia felt that she had entered just in time. Scarred and penniless heroes fresh from battle-fields of glory and desirable young women whose fathers have been carried bodily out of burning death pits must never be left too long together.

CHAPTER XVIII

As the weeks rolled by, two questions constantly rose in Ruth's mind: Why had he not wanted her to thank him?—and what had he meant by—"And is that all?"

Her other admirers—and there had been many in her Maryland home—had never behaved like this. Was it because they liked her better than she liked them? The fact was—and she might as well admit it once for all—that Jack did not like her at all, he really *dis*liked her, and only his loyalty to her father and that inborn courtesy which made him polite to every woman he met—young or old—prevented his betraying himself. She tried to suggest something like this to Miss Felicia, but that good woman had only said: "Men are queer, my dear, and these Southerners are the queerest of them all. They are so chivalrous that at times they get tiresome. Breen is no better than the rest of them." This had ended it with Miss Felicia. Nor would she ever mention his name to her again. Jack was not tiresome; on the contrary, he was the soul of honor and as brave as he could be—a conclusion quite as illogical as that of her would-be adviser.

If she could only have seen Peter, the poor child

thought,—Peter understood—just as some women not as old as her aunt would have understood. Dear Uncle Peter! He had told her once what Jack had said about her—how beautiful he thought her and how he loved her devotion to her father. Jack *must* have said it, for Uncle Peter never spoke anything but the exact truth. Then why had Jack, and everything else, changed so cruelly? she would say—talking to herself, sometimes aloud. For the ring had gone from his voice and the tenderness from his touch. Not that he ever was tender, not that she wanted him to be, for that matter; and then she would shut her door and throw herself on her bed in an agony of tears—pleading a headache or fatigue that she might escape her father's inquiry, and often his anxious glance.

The only ray of light that had pierced her troubled heart—and this only flashed for a brief moment—was the glimpse she had had of Jack's mind when he and her father first met. The boy had called to inquire after his Chief's health and for any instructions he might wish to give, when MacFarlane, hearing the young hero's voice in the hall below, hurried down to greet him. Ruth was leaning over the banister at the time and saw all that passed. Once within reach MacFarlane strode up to Jack, and with the look on his face of a man who had at last found the son he had been hunting for all his life, laid his hand on the lad's shoulder.

"I think we understand each other, Breen,—don't we?" he said simply, his voice breaking.

"I think so, sir," answered Jack, his own eyes aglow, as their hands met.

Nothing else had followed. There was no outburst. Both were men; in the broadest and strongest sense each had weighed the other. The eyes and the quivering lips and the lingering hand-clasp told the rest.

A sudden light broke in on Ruth. Her father's quiet words, and his rescuer's direct answer came as a revelation. Jack, then, did want to be thanked! Yes, but not by her! Why was it? Why had he not understood? And why had he made her suffer, and what had she done to deserve it?

If Jack suspected any of these heartaches and misgivings, no one would have surmised it. He came and went as usual, passing an hour in the morning and an hour at night with his Chief, until he had entirely recovered his strength—bringing with him the records of the work; the number of feet drilled in a day; cost of maintenance; cubic contents of dump; extent and slope and angles of "fill"—all the matters which since his promotion (Jack now had Bolton's place) came under his immediate supervision. Nor had any word passed between himself and Ruth, other than the merest commonplace. He was cheery, buoyant, always ready to help,—always at her service if she took the train for New York or stayed after dark at a neighbor's house, when he would insist on bringing her home, no matter how late he had been up the night before.

If the truth were known, he neither suspected nor could he be made to believe that Ruth had any trouble

The facts were that he had given her all his heart and had been ready to lay himself at her feet, that being the accepted term in his mental vocabulary—and she would have none of him. She had let him understand so—rebuffed him—not once, but every time he had tried to broach the subject of his devotion;—once in the Geneseo arbor, and again on that morning when he had really crawled to her side because he could no longer live without seeing her. The manly thing to do now was to accept the situation: to do his work; look after his employer's interests, read, study, run over whenever he could to see Peter—and these were never-to-be-forgotten oases in the desert of his despair—and above all never to forget that he owed a duty to Miss Ruth in which no personal wish of his own could ever find a place. She was alone and without an escort except her father, who was often so absorbed in his work, or so tired at night, as to be of little help to her. Moreover, his Chief had, in a way, added his daughter's care to his other duties. "Can't you take Ruth to-night—" or "I wish you'd meet her at the ferry," or "if you are going to that dinner in New York, at so-and-so's, would you mind calling for her—" etc., etc. Don't start, dear reader. These two came of a breed where the night key and the daughter go together and where a chaperon would be as useless as a policeman locked inside a bank vault.

And so the boy struggled on, growing in bodily strength and mental experience, still the hero among the men for his heroic rescue of the "Boss"—a reputation

which he never lost; making friends every day both in the village and in New York and keeping them; absorbed in his slender library, and living within his means, which small as they were, now gave him two rooms at Mrs. Hicks's,—one of which he had fitted up as a little sitting-room and in which Ruth had poured the first cup of tea, her father and some of the village people being guests.

His one secret—and it was his only one—he kept locked up in his heart, even from Peter. Why worry the dear old fellow, he had said to himself a dozen times, since nothing would ever come of it.

While all this had been going on in the house of MacFarlane, much more astonishing things had been developing in the house of Breen.

The second Mukton Lode scoop,—the one so deftly handled the night of Arthur Breen's dinner to the directors,—had somehow struck a snag in the scooping with the result that most of the "scoopings" had been spilled over the edge there to be gathered up by the gamins of the Street, instead of being hived in the strong boxes of the scoopers. Some of the habitués in the orchestra chairs in Breen's office had cursed loud and deep when they saw their margins melt away; and one or two of the directors had broken out into open revolt, charging Breen with the fiasco, but most of the others had held their peace. It was better to crawl away into the tall grass there to nurse their wounds than to give the enemy a list of the killed and wounded. Now and

then an outsider—one who had watched the battle from afar—saw more of the fight than the contestants themselves. Among these was Garry Minott.

"You heard how Mason, the Chicago man, euchred the Mukton gang, didn't you?" he had shouted to a friend one night at the Magnolia— "Oh, listen! boys. They set up a job on him,—he's a countryman, you know a poor little countryman—from a small village called Chicago—he's got three millions, remember, all in hard cash. Nice, quiet motherly old gentleman is Mr. Mason—butter wouldn't melt in his mouth. Went into Mukton with every dollar he had—so kind of Mr. Breen to let him in—yes, put him down for 2,000 shares more. Then Breen & Co. began to hoist her up—five points—ten points—twenty points. At the end of the week they had, without knowing it, bought every share of Mason's stock." Here Garry roared, as did the others within hearing. "And they've got it yet. Next day the bottom dropped out. Some of them heard Mason laugh all the way to the bank. He's cleaned up half a million and gone back home—'so afraid his mother would spank him for being out late o' nights without his nurse,'" and again Garry's laugh rang out with such force and earnestness that the glasses on Biffy's table chinked in response.

This financial set-back, while it had injured, for the time, Arthur Breen's reputation for being "up and dressed," had not, to any appreciable extent, curtailed his expenditures or narrowed the area of his social domain. Mrs. Breen's dinners and entertainments

had been as frequent and as exclusive, and Miss Corinne had continued to run the gamut of the gayest and best patronized functions without, the Scribe is pained to admit, bringing home with her for good and all both her cotillion favors and the gentleman who had bestowed them. Her little wren-like head had moved from side to side, and she had sung her sweetest and prettiest, but somehow, when the song was over and the crumbs all eaten (and there were often two dinners a week and at least one dance), off went the male birds to other and more captivating roosts.

Mrs. Breen, of course, raved when Corinne at last opened the door of her cage for Garry,—went to bed, in fact, for the day, to accentuate her despair and mark her near approach to death because of it—a piece of inconsistency she could well have spared herself, knowing Corinne as she had, from the day of her birth, and remembering as she must have done, her own escapade with the almost penniless young army officer who afterward became Corinne's father.

Breen did not rave; Breen rather liked it. Garry had no money, it is true, except what he could earn,—neither had Corinne. Garry seemed to do as he darned pleased,—so did Corinne;—Garry had no mother,—neither had Corinne so far as yielding to any authority was concerned. "Yes,—let 'em marry,—good thing—begin at the bottom round and work up—" all of which meant that the honorable banker was delighted over the prospect of considerable more freedom for himself and considerable less expense in the household.

And so the wedding had taken place with all the necessary trimmings: awning over the carpeted sidewalk; four policemen on the curb; detectives in the hall and up the staircase and in the front bedroom where the jewels were exposed (all the directors of the Mukton Lode were represented); crowds lining the sidewalk; mob outside the church door—mob inside the church door and clear up to the altar; flowers, palms, special choir, with little bank-notes to the boys and a big bank-note to the leader; checks for the ranking clergyman and the two assistant clergymen, not forgetting crisp bills for the sexton and the janitor and the policemen and the detectives and everybody else who could hold out a hand and not be locked up in jail for highway robbery. Yes, a most fashionable and a most distinguished and a most exclusive wedding—there was no mistake about that.

No one had ever seen anything like it before; some hoped they never would again, so great was the crush in the drawing-room. And not only in the drawing-room, but over every square inch of the house for that matter, from the front door where Parkins's assistant (an extra man from Delmonico's) shouted out—"Third floor back for the gentlemen and second floor front for the ladies"—to the innermost recesses of the library made over into a banquet hall, where that great functionary himself was pouring champagne into batteries of tumblers as if it were so much water, and distributing cuts of cold salmon and portions of terrapin with the prodigality of a charity committee serving a picnic.

And then the heartaches over the cards that never came; and the presents that were never sent, and the wrath of the relations who got below the ribbon in the church and the airs of the strangers who got above it; and the tears over the costly dresses that did not arrive in time and the chagrin over those they had to wear or stay at home—and the heat and the jam and tear and squeeze—and the aftermath of wet glasses on inlaid tables and fine-spun table-cloths burnt into holes with careless cigarettes; and the little puddles of ice cream on the Turkish rugs and silk divans and the broken glass and smashed china!—No—there never had been such a wedding!

This over, Corinne and Garry had gone to housekeeping in a dear little flat, to which we may be sure Jack was rarely ever invited (he had only received "cards" to the church, an invitation which he had religiously accepted, standing at the door so he could bow to them both as they passed)—the two, I say, had gone to a dear little flat—so dear, in fact, that before the year was out Garry's finances were in such a deplorable condition that the lease could not be renewed, and another and a cheaper nest had to be sought for.

It was at this time that the new church to be built at Corklesville needed an architect—a fact which Jack communicated to Garry. Then it happened that with the aid of MacFarlane and Holker Morris the commission was finally awarded to that "rising young genius who had so justly distinguished himself in the atelier of America's greatest architect—Holker Morris—"

all of which Garry wrote himself and had inserted in the county paper, he having called upon the editor for that very purpose. This service—and it came at a most critical time in the young man's affairs—the Scribe is glad to say, Garry, with his old-time generous spirit suddenly revived, graciously acknowledged, thanking Jack heartily and with meaning in his voice, as well as MacFarlane—not forgetting Ruth, to whom he sent a mass of roses as big as a bandbox.

The gaining of this church building—the largest and most important given the young architect since he had left Morris's protection and guidance—decided Garry to give up at once his expensive quarters in New York and move to Corklesville. So far as any help from the house of Breen was concerned, all hope had ended with the expensive and much-advertised wedding (a shrewd financial move, really, for a firm selling shady securities). Corinne had cooed, wept, and then succumbed into an illness, but Breen had only replied: "No, let 'em paddle their own canoe."

This is why the sign "To Let," on one of the new houses built by the Elm Crest Land and Improvement Company—old Tom Corkle who owned the market garden farms that gave the village of Corklesville its name, would have laughed himself sore had he been alive—was ripped off and various teams loaded with all sorts of furniture, some very expensive and showy and some quite the contrary—especially that belonging to the servants' rooms—were backed up to the newly finished porch with its second coat of paint still

wet, and their contents duly distributed upstairs and downstairs and in my lady Corinne's chamber.

"Got to put on the brakes, old man," Garry had said one day to Jack. The boy had heard of the expected change in the architect's finances before the villa was rented, and so Garry's confidential communication was not news to him.

"Been up to look at one of those new houses. Regular bird cage, but we can get along. Besides, this town is going to grow and I'm going to help it along. They are all dead out here—embalmed, some of them—but dead." Here he opened the pamphlet of the company— "See this house—an hour from New York; high ground; view of the harbor—(all a lie, Jack, but it goes all the same); sewers, running water, gas (lot of the last,—most of it in the prospectus) It's called Elm Crest—beautiful, isn't it,—and not a stump within half a mile."

Jack always remembered the interview. That Garry should help along anything that he took an interest in was quite in the line of his ambition and ability. Minott was as "smart as a steel trap," Holker Morris had always said of him, "and a wonderful fellow among the men. He can get anything out of them; he would really make a good politician. His handling of the Corn Exchange showed that."

And so it was not surprising,—not to Jack,—that when a new village councilman was to be elected, Garry should have secured votes enough to be included among their number. Nor was it at all wonderful that after

taking his seat he should have been placed in charge of the village funds so far as the expenditures for contract work went. The prestige of Morris's office settled all doubts as to his fitness in construction; and the splendor of the wedding—there could still be seen posted in the houses of the workmen the newspaper cuts showing the bride and groom leaving the church—silenced all opposition to "our fellow townsman's" financial responsibility, even when that opposition was led by so prominent a ward heeler as Mr. Patrick McGowan, who had planned to get the position himself—and who became Garry's arch enemy thereafter.

In these financial and political advancements Corinne helped but little. None of the village people interested her, nor did she put herself out in the least to be polite to them. Ruth had called and had brought her hands full of roses—and so had her father. Garry had continued to thank them both for their good word to the church wardens—and he himself now and then spent an evening at MacFarlane's house without Corinne, who generally pleaded illness; but the little flame of friendship which had flashed after their arrival in Corklesville had died down again.

This had gone on until the acquaintance had practically ended, except when they met on the trains or in crossing the ferry. Then again, Ruth and her father lived at one end of the village known as Corklesville, and Garry and Corinne lived at the other end, known as Elm Crest, the connecting link being the railroad, a fact which Jack told Garry with a suggestive laugh, made

them always turn their backs on each other when they parted to go to their respective homes, to which Garry would reply that it was an outrage and that he was coming up that very night—all of which he failed to do when the proposed visit was talked over with Corinne.

None of this affected Jack. He would greet Corinne as affectionately and cordially as he had ever done. He had taken her measure years before, but that made no difference to him, he never forgetting that she was his uncle's nominal daughter; that they had been sheltered by the same roof and that she therefore in a way belonged to his people. Moreover, he realized, that like himself, she had been compelled to give up many of the luxuries and surroundings to which she had been accustomed and which she loved,—worthless now to Jack in his freedom, but still precious to her. This in itself was enough to bespeak his sympathy. Not that she valued it;—she rather sniffed at it.

"I wish Jack wouldn't stand with his hat off until I get aboard the train," she had told Garry one day shortly after their arrival—"he makes me so conspicuous. And he wears such queer clothes. He was in his slouch hat and rough flannel shirt and high boots the other day and looked like a tramp."

"Better not laugh at Jack, Cory," Garry had replied; "you'll be taking your own hat off to him one of these days; we all shall. Arthur Breen missed it when he let him go. Jack's queer about some things, but he's a thoroughbred and he's got brains!"

"He insulted Mr. Breen in his own house, that's why

he let him go," snapped Corinne. The idea of her ever taking off her hat, even figuratively, to John Breen, was not to be brooked,—not for an instant.

"Yes, that's one way of looking at it, Cory, but I tell you if Arthur Breen had had Jack with him these last few months—ever since he left him, in fact,—and had listened once in a while to what Jack thought was fair and square, the firm of A. B. & Co. would have a better hold on things than they've got now; and he wouldn't have dropped that million either. The cards don't always come up the right way, even when they're stacked."

"It just served my stepfather right for not giving us some of it, and I'm glad he lost it," Corinne rejoined, her anger rising again. "I have never forgiven him for not making me an allowance after I married, and I never will. He could, at least, have continued the one he always gave me."

Garry winked sententiously, and remarked in reply that he might be making the distinguished money-bags an allowance himself one of these fine days, and he could if some of the things he was counting on came out top side up; but Corinne's opinions did not change either toward Jack or her stepfather.

CHAPTER XIX

When the pain in Jack's heart over Ruth became unbearable, there was always one refuge left—one balm which never failed to soothe, and that was Peter.

For though he held himself in readiness for her call, being seldom absent lest she might need his services, their constrained intercourse brought with it more pain than pleasure. It was then that he longed for the comfort which only his dear mentor could give.

On these occasions Mrs. McGuffey would take the lace cover off Miss Felicia's bureau, as a matter of precaution, provided that lady was away and the room available, and roll in a big tub for the young gentleman—"who do be washin' hisself all the time and he that sloppy that I'm afeared everything will be spi'lt for the mistress," and Jack would slip out of his working clothes (he would often come away in his flannel shirt and loose tie, especially when he was late in paying off) and shed his heavy boots with the red clay of Jersey still clinging to their soles, and get into his white linen and black clothes and dress shoes, and then the two chums would lock arms and saunter up Fifth Avenue to dine either at one of Peter's clubs or at some house where he and that "handsome young ward of

yours, Mr. Grayson—do bring him again," were so welcome.

If Miss Felicia was in town and her room in use, there was never any change in the programme, Mrs. McGuffey rising to the emergency and discovering another and somewhat larger apartment in the next house but two— "for one of the finest gintlemen ye ever saw and that quiet," etc.—into which Jack would move and which the good woman would insist on taking full charge of herself.

It was on one of these blessed and always welcome nights, after the two had been dining at "a little crack in the wall," as Peter called a near-by Italian restaurant, that he and Jack stopped to speak to Isaac Cohen whom they found closing his shop for the night. Cohen invited them in and Jack, after following the little tailor through the deserted shop—all the work people had left—found himself, to his great surprise, in a small room at the rear, which Isaac opened with a key taken from his vest pocket, and which even in the dim light of a single gas jet had more the appearance of the den of a scholar, or the workshop of a scientist, than the private office of a fashioner of clothes.

Peter only stayed a moment—long enough to borrow the second volume of one of Isaac's books, but the quaint interior and what it contained made a great impression on Jack,—so much so that when the two had said good-night and mounted the stairs to Peter's rooms, it was with increased interest that the boy listened to the old fellow who stopped on every landing

to tell him some incident connected with the little tailor and his life: How after his wife's death some years before, and his only daughter's marriage—"and a great affair it was, my boy, I was there and know,"—Cohen had moved down to his shop and fitted up the back room for a little shelter of his own, where he had lived with his books and his personal belongings and where he had met the queerest looking people—with big heads and bushy beards—foreigners, some of them—speaking all kinds of languages, as well as many highly educated men in town.

Once inside his own cosey rooms Peter bustled about, poking the fire into life, drawing the red curtains closer, moving a vase of roses so he could catch their fragrance from where he sat, wheeling two big, easy, all-embracing arm-chairs to the blaze, rolling a small table laden with various burnables and pourables within reach of their elbows, and otherwise disporting himself after the manner of the most cheery and lovable of hosts. This done, he again took up the thread of his discourse.

"Yes! He's a wonderful old fellow, this Isaac Cohen," he rattled on when the two were seated. "You had only a glimpse of that den of his, but you should see his books on costumes,—he's an authority, you know,—and his miniatures,—Oh, a Cosway, which he keeps in his safe, that is a wonder!—and his old manuscripts. Those are locked up too. And he's a gentleman, too, Jack; not once in all the years I have known him have I ever heard him mention the word money in an objectionable way, and he has plenty of it even if he does press off

my coat with his own hands. Can you recall anybody you know, my boy—even in the houses where you and I have been lately, who doesn't let the word slip out in a dozen different ways before the evening is over? And best of all, he's sane,—one of the few men whom it is safe to let walk around loose."

"And you like him?"

"Immensely."

"And you never remember he is a Jew?" This was one of the things Jack had never understood.

"Never;—that's not his fault,—rather to his credit."

"Why?"

"Because the world is against both him and his race, and yet in all the years I have known him, nothing has ever soured his temper."

Jack struck a match, relit his cigar and settling himself more comfortably in his chair, said in a positive tone:

"Sour or sweet,—I don't like Jews,—never did."

"You don't like him because you don't know him. That's your fault, not his. But you would like him, let me tell you, if you could hear him talk. And now I think of it, I am determined you shall know him, and right away. Not that he cares—Cohen's friends are among the best men in London, especially the better grade of theatrical people, whose clothes he has made and whose purses he has kept full—yes—and whom he sometimes had to bury to keep them out of Potter's field; and those he knows here—his kind of people, I mean, not yours."

"All in his line of business, Uncle Peter," Jack laughed. "How much interest did they pay,—cent per cent?"

"I am ashamed of you, Jack. Not a penny. Don't let your mind get clogged up, my boy, with such prejudices,—keep the slate of your judgment sponged clean."

"But you believe everybody is clean, Uncle Peter."

"And so must you, until you prove them dirty. Now, will you do me a very great kindness and yourself one as well? Please go downstairs, rap three times at Mr. Cohen's shutters—hard, so that he can hear you—that's my signal—present my compliments and ask him to be kind enough to come up and have a cigar with us."

Jack leaned forward in his seat, his face showing his astonishment.

"You don't mean it?"

"I do."

"All right."

The boy was out of his chair and clattering downstairs before Peter could add another word to his message. If he had asked him to crawl out on the roof and drop himself into the third-story window of the next house, he would have obeyed him with the same alacrity.

Peter wheeled up another chair; added some small and large glasses to the collection on the tray and awaited Jack's return. The experience was not new. The stupid, illogical prejudice was not confined to inexperienced lads.

He had had the same thing to contend with dozens of times before. Even Holker had once said: "Peter what the devil do you find in that little shrimp of a Hebrew to interest you? Is he cold that you warm him, or hungry that you feed him,—or lonely that——"

"Stop right there, Holker! You've said it,—lonely—that's it—*lonely!* That's what made me bring him up the first time he was ever here. It seemed such a wicked thing to me to have him at one end of the house—the bottom end, too—crooning over a fire, and I at the top end crooning over another, when one blaze could warm us both. So up he came, Holker, and now it is I who am lonely when a week passes and Isaac does not tap at my door, or I tap at his."

The distinguished architect understood it all a week later when the new uptown synagogue was being talked of and he was invited to meet the board, and found to his astonishment that the wise little man with the big gold spectacles, occupying the chair was none other than Peter's tailor.

"Our mutual friend Mr. Grayson, of the Exeter Bank, spoke to me about you, Mr. Morris," said the little man without a trace of foreign accent and with all the composure of a great banker making a government loan; rising at the same time, with great dignity introducing Morris to his brother trustees and then placing him in the empty seat next his own. After that, and on more than one occasion, there were three chairs around Peter's blaze, with Morris in one of them.

All these thoughts coursed through Peter's head as

Jack and Cohen were mounting the three flights of stairs.

"Ah, Isaac," he cried at first sight of his friend, "I just wanted you to know my boy, Jack Breen, better, and as his legs are younger than mine, I sent him down instead of going myself—you don't mind, do you?"

"Mind!—of course I do not mind,—but I do know Mr. Breen. I first met him many months ago—when your sister was here—and then I see him going in and out all the time—and——"

"Stop your nonsense, Isaac;—that's not the way to know a man; that's the way not to know him, but what's more to the point is, I want Jack to know you. These young fellows have very peculiar ideas about a good many things,—and this boy is like all the rest—some of which ought to be knocked out of his head,—your race, for one thing. He thinks that because you are a Jew that you——"

Jack uttered a smothered, "Oh, Uncle Peter!" but the old fellow who now had the tailor in one of his big chairs and was filling a thin wineglass with a brown liquid (ten years in the wood)—Holker sent it—kept straight on. "Jack's all right inside, or I wouldn't love him, but there are a good many things he has got to learn, and you happen to be one of them."

Cohen lay back in his chair and laughed heartily.

"Do not mind him, Mr. Breen,—do not mind a word he says. He mortifies me that same way. And now—" here he turned his head to Peter—"what does he think of my race?"

"Oh! he thinks you are a lot of money-getters and pawnbrokers, gouging the poor and squeezing the rich."

Jack broke out into a cold perspiration:

"Really, Uncle Peter! Now, Mr. Cohen, won't you please believe that I never said one word of it," exclaimed Jack in pleading tones, his face expressing his embarrassment.

"I never said you did, Jack," rejoined Peter with mock solemnity in his voice. "I said you *thought* so. And now here he is,—look at him. Does he look like Scrooge or Shylock or some old skinflint who—" here he faced Cohen, his eyes brimming with merriment—"What are we going to do with this blasphemer, Isaac? Shall we boil him in oil as they did that old sixteenth-century saint you were telling me about the other night, or shall we——?"

The little tailor threw out his hands—each finger an exclamation point—and laughed heartily, cutting short Peter's tirade.

"No—no—we do none of these dreadful things to Mr. Breen; he is too good to be a saint," and he patted Jack's knees—"and then again it is only the truth. Mr. Breen is quite right; we are a race of money-getters, and we are also the world's pawnbrokers and will always be. Sometimes we make a loan on a watch or a wedding ring to keep some poor soul from starving; sometimes it is a railroad to give a millionaire a yacht, or help buy his wife a string of pearls. It is quite the same, only over one shop we hang three gil-

balls: on the other we nail a sign which reads: 'Financial Agents.' And it is the same Jew, remember, who stands behind both counters. The first Jew is overhauled almost every day by the police; the second Jew is regarded as our public-spirited citizen. So you see, my young friend, that it is only a question of the amount of money you have got whether you loan on rings or railroads."

"And whether the Christian lifts his hat or his boot," laughed Peter.

Cohen leaned his elbows on his plump knees and went on, the slender glass still in his hand, from which now and then he took a sip. Peter sat buried in his chair, his cigar between his fingers. Jack held his peace; it was not for him to air his opinions in the presence of the two older men, and then again the tailor had suddenly become a savant.

"Of course, there are many things I wish were different," the tailor continued in a more thoughtful tone. "Many of my people forget their birthright and force themselves on the Christian, trying to break down the fence which has always divided us, and which is really our best protection. As long as we keep to ourselves we are a power. Persecution,—and sometimes it amounts to that—is better than amalgamation; it brings out our better fighting qualities and makes us rely on ourselves. This is the view of our best thinkers, and they are right. Just hear me run on! Why talk about these things? They are for graybeards, not young fellows with the world before them." Cohen straightened up—laid his

glass on the small table, waved his hand in denial to Peter who started to refill it, and continued, turning to Jack: "And now let me hear something about your own work, Mr. Breen," he said in his kindest and most interested voice. "Mr. Grayson tells me you are cutting a great tunnel. Under a mountain, is it not? Ah!—that is something worth doing. And here is this old uncle of yours with his fine clothes and his old wine, who does nothing but pore over his musty bank-books, and here am I in the cellar below, who can only sew on buttons, and yet we have the impudence to criticise you. Really, I never heard of such conceit!"

"Oh!—but it isn't my tunnel," Jack eagerly protested, greatly amused at the Jew's talk; "I am just an assistant, Mr. Cohen." Somehow he had grown suddenly smaller since the little man had been talking.

"Yes,—of course, we are all assistants; Mr. Grayson assists at the bank, and I assist my man, Jacob, who makes such funny mistakes in the cut of his trousers. Oh, yes, that is quite the way life is made up. But about this tunnel? It is part of this new branch, is it not? Some of my friends have told me about it. And it is going straight through the mountain."

And then before Jack or Peter could reply the speaker branched out into an account of the financing of the great Mt. Cenis tunnel, and why the founder of the house of Rothschild, who had "assisted" in its construction, got so many decorations from foreign governments; the talk finally switching off to the enamelled and jewelled snuff boxes of Baron James Rothschild,

whose collection had been the largest in Europe; and what had become of it; and then by one of those illogical jumps—often indulged in by well-informed men discussing any subject that absorbs them—brought up at Voltaire and Taine and the earlier days of the Revolution in which one of the little tailor's ancestors had suffered spoliation and death.

Jack sat silent—he had long since found himself out of his depth—drinking in every word of the talk, his wonderment increasing every moment, not only over Cohen, but over Peter as well, whom he had never before heard so eloquent or so learned, or so entertaining. When at last the little man rose to go, the boy, with one of those spontaneous impulses which was part of his nature, sprang from his seat, found the tailor's hat himself, and conducting him to the door, wished him good-night with all the grace and well-meant courtesy he would show a prince of the blood, should he ever be fortunate enough to meet one.

Peter was standing on the mat, his back to the fire, when the boy returned.

"Jack, you delight me!" the old fellow cried. "Your father couldn't have played host better. Really, I am beginning to believe I won't have to lock you up in an asylum. You're getting wonderfully sane, my boy,—real human. Jack, do you know that if you keep on this way I shall really begin to love you!"

"But what an extraordinary man," exclaimed Jack, ignoring Peter's compliment and badinage. "Is there anything he does not know?"

"Yes,—many things. Oh! a great many things. He doesn't know how to be rude, or ill bred, or purse-proud. He doesn't know how to snub people who are poorer than he is, or to push himself in where he isn't wanted; or to talk behind people's backs after he has accepted their hospitality. Just plain gentleman journeyman tailor, Jack. And now, my boy, be honest. Isn't he a relief after some of the people you and I meet every day?"

Jack settled again in his chair. His mind was not at all easy.

"Yes, he is, and that makes me afraid I was rude. I didn't mean to be."

"No,—you acted just right. I wanted to draw him out so you could hear, and you must say that he was charming. And the best of it is that he could have talked equally well on a dozen other subjects."

For some time Jack did not answer. Despite Peter's good opinion of him, he still felt that he had either said or done something he should be ashamed of. He knew it was his snap judgment about Cohen that had been the cause of the object lesson he had just received. Peter had not said so in so many words—it was always with a jest or a laugh that he corrected his faults, but he felt their truth all the same.

For some minutes he leaned back in his chair, his eyes on the ceiling; then he said in a tone of conviction:

"I *was* wrong about Mr. Cohen, Uncle Peter. I am always putting my foot in it. He is an extraordinary

man. He certainly is, to listen to, whatever he is in his business."

"No, Jack, my boy—you were only honest," Peter rejoined, passing over the covert allusion to the financial side of the tailor. "You didn't like his race and you said so. Act first. Then you found out you were wrong and you said so. Act second. Then you discovered you owed him an ample apology and you bowed him out as if he had been a duke. Act third. And now comes the epilogue—Better be kind and human than be king! Eh, Jack?" and the old gentleman threw back his head and laughed heartily.

Jack made no reply. He was through with Cohen;—something else was on his mind of far more importance than the likes and dislikes of all the Jews in Christendom. Something he had intended to lay before Peter at the very moment the old fellow had sent him for Isaac—something he had come all the way to New York to discuss with him; something that had worried him for days. There was but half an hour left; then he must get his bag and say good-night and good-by for another week or more.

Peter noticed the boy's mood and laid his hand on his wrist. Somehow this was not the same Jack.

"I haven't hurt you, my son, have I?" he asked with a note of tenderness in his voice.

"Hurt me! You couldn't hurt me, Uncle Peter!" There was no question of his sincerity as he spoke. It sprang straight from his heart.

"Well, then, what's the matter?—out with it. No

secrets from blundering old Peter," he rejoined in a satisfied tone.

Jack laughed gently: "Well, sir, it's about the work." It wasn't; but it might lead to it later on.

"Work!—what's the matter with the work! Anything wrong?" There was a note of alarm now that made Jack reply hastily:

"No, it will be finished next month; we are lining up the arches this week and the railroad people have already begun to dump their cross ties along the road bed. It's about another job. Mr. MacFarlane, I am afraid, hasn't made much money on the fill and tunnel, but he has some other work offered him up in Western Maryland, which he may take, and which, if he does, may pay handsomely. He wants me to go with him. It means a shanty and a negro cook, as near as I can figure it, but I shall get used to that, I suppose. What do you think about it?"

"Well," chuckled Peter—it was not news; MacFarlane had told him all about it the week before at the Century—"if you can keep the shanty tight and the cook sober you may weather it. It must be great fun living in a shanty. I never tried it, but I would like to."

"Yes, perhaps it is,—but it has its drawbacks. I can't come to see you for one thing, and then the home will be broken up. Miss Ruth will go back to her grandmother's for a while, she says, and later on she will visit the Fosters at Newport and perhaps spend a month with Aunt Felicia." He called her so now.

Jack paused for some further expression of opinion

from his always ready adviser, but Peter's eyes were still fixed on the slow, dying fire.

"It will be rather a rough job from what I saw of it," Jack went on. "We are to run a horizontal shaft into some ore deposits. Mr. MacFarlane and I have been studying the plans for some time; we went over the ground together last month. That's why I didn't come to you last week."

Peter twisted his head: "What's the name of the nearest town?" MacFarlane had told him but he had forgotten.

"Morfordsburg. I was there once with my father when I was a boy. He had some ore lands near where these are;—those he left me. The Cumberland property we always called it. I told you about it once. It will never amount to anything,—except by expensive boring. That is also what hurts the value of this new property the Maryland Mining Company owns. That's what they want Mr. MacFarlane for. Now, what would you do if you were me?"

"What sort of a town is Morfordsburg?" inquired Peter, ignoring Jack's question, his head still buried between his shoulders.

"Oh, like all other country villages, away from railroad connection."

"Any good houses,—any to rent?"

"Yes,—I saw two."

"And you want my advice, do you, Jack?" he burst out, rising erect in his seat.

"Yes."

"Well, I'd stick to MacFarlane and take Ruth with me."

Jack broke out into a forced laugh. Peter had arrived by a short cut! Now he knew, he was a mind reader.

"She won't go," he answered in a voice that showed he was open to conviction. Peter, perhaps, had something up his sleeve.

"Have you asked her?" The old fellow's eyes were upon him now.

"No,—not in so many words."

"Well, try it. She has always gone with her father; she loves the outdoor life and it loves her. I never saw her look as pretty as she is now, and she has her horse too. Try asking her yourself, beg her to come along and keep house and make a home for the three of you."

Jack leaned back in his seat, his face a tangle of hopes and fears. What was Uncle Peter driving at, anyhow?

"I have tried other things, and she would not listen," he said in a more positive tone. Again the two interviews he had had with Ruth came into his mind; the last one as if it had been yesterday.

"Try until she *does* listen," continued Peter. "Tell her you will be very lonely if she doesn't go, and that she is the one and only thing in Corklesville that interests you outside of your work—and be sure you mention the dear girl first and the work last—and that you won't have another happy hour if she leaves you in the——"

"Oh!—Uncle Peter!"

"And why not? It's a fact, isn't it? You were honest about Isaac; why not be honest with Ruth?"

"I am."

"No, you're not,—you only tell her half what's in your heart. Tell her all of it! The poor child has been very much depressed of late, so Felicia tells me, over something that troubles her, and I wouldn't be at all surprised if you were at the bottom of it. Give yourself an overhauling and find out what you have said or done to hurt her. She will never forget you for pulling her father out of that hole, nor will he."

Jack bristled up: "I don't want her to think of me in that way!"

"Oh, you don't! don't you? Oh, of course not! You want her to think of you as a great and glorious young knight who goes prancing about the world doing good from habit, and yet you are so high and mighty that—Jack, you rascal, do you know you are the stupidest thing that breathes? You're like a turkey, my boy, trying to get over the top rail of a pen with its head in the air, when all it has to do is to stoop a little and march out on its toes."

Jack rose from his seat and walked toward the fire, where he stood with one hand on the mantel. He knew Peter had a purpose in all his raillery and yet he dared not voice the words that trembled on his lips; he could tell the old fellow everything in his life except his love for Ruth and her refusal to listen to him. This was the bitterest of all his failures, and this he would not and could not pour into Peter's ears. Neither did he want

Ruth to have Peter's help, nor Miss Felicia's; nor MacFarlane's; not anybody's help where her heart was concerned. If Ruth loved him that was enough, but he wouldn't have anybody persuade her to love him, or advise with her about loving him. How much Peter knew he could not say. Perhaps!—perhaps Ruth told him something!—something he was keeping to himself!

As this last thought forced itself into his brain a great surge of joy swept over him. For a brief moment he stood irresolute. One of Peter's phrases now rang clear: "Stoop a little!" Stoop?—hadn't he done everything a man could do to win a woman, and had he not found the bars always facing him?

With this his heart sank again. No, there was no use of thinking anything more about it, nor would he tell him. There were some things that even Peter couldn't understand,—and no wonder, when you think how many years had gone by since he loved any woman.

The chime of the little clock rang out.

Jack turned quickly: "Eleven o'clock, Uncle Peter, and I must go; time's up. I hate to leave you."

"And what about the shanty and the cook?" said Peter, his eyes searching Jack's.

"I'll go,—I intended to go all the time if you approved."

"And what about Ruth?"

"Don't ask me, Uncle Peter, not now." And he hurried off to pack his bag.

CHAPTER XX

If Jack, after leaving Peter and racing for the ferry, had, under Peter's advice, formulated in his mind any plan by which he could break down Ruth's resolve to leave both her father and himself in the lurch and go out in the gay world alone, there was one factor which he must have left out of his calculations—and that was the unexpected.

One expression of Peter's, however, haunted him all the way home:—that Ruth was suffering and that he had been the cause of it. Had he hurt her?—and if so, how and when? With this, the dear girl's face, with the look of pain on it which Miss Felicia had noticed, rose before him. Perhaps Peter was right. He had never thought of Ruth's side of the matter—had never realized that she, too, might have suffered. To-morrow he would go to her. If he could not win her for himself he could, at least, find out the cause and help relieve her pain.

This idea so possessed him that it was nearly dawn before he dropped to sleep.

With the morning everything changed.

Such a rain had never been known to fall—not in the memory of the oldest moss-back in the village—if any

such ancient inhabitant existed. Twelve hours of it had made rivers of the streets, quagmires of the roads, and covered the crossings ankle-deep with mud. It had begun in the night while Isaac was expounding his views on snuff boxes, tunnels, and Voltaire to Peter and Jack, had followed Jack across the river and had continued to soak into his clothes until he opened Mrs. Hicks's front door with his private key. It was still pelting away the next morning, when Jack, alarmed at its fury, bolted his breakfast, and, donning his oilskins and rubber boots, hurried to the brick office from whose front windows he could get a view of the fill, the culvert, and the angry stream, and from whose rear windows could be seen half a mile up the raging torrent, the curve of the unfinished embankment flanking one side of the new boulevard which McGowan was building under a contract with the village.

Hardly had he slipped off his boots and tarpaulins when MacFarlane, in mackintosh and long rubber boots, splashed in:

"Breen," said his Chief, loosening the top button of his storm coat and threshing the water from his cap:

Jack was on his feet in an instant:

"Yes, sir."

"I wish you would take a look at the boulevard spillway. I know McGowan's work and how he skins it sometimes, and I'm getting worried. Coggins says the water is backing up, and that the slopes are giving way. You can see yourself what a lot of water is coming down—" here they both gazed through the open win-

dow. "I never saw that stream look like that since I've been here; there must be a frightful pressure now on McGowan's retaining walls. We should have a close shave if anything gave way above us. Our own culvert's working all right, but it's taxed now to its utmost."

Jack unhooked his water-proof from a nail behind the door—he had began putting on his rubber boots again before MacFarlane finished speaking.

"He will have to pay the bills, sir, if anything gives way—" Jack replied in a determined voice. "Garry told me only last week that McGowan had to take care of his own water; that was part of his contract. It comes under Garry's supervision, you know."

"Yes, I know, and that may all be so, Breen," he replied with a flickering smile, "but it won't do us any good,—or the road either. They want to run cars next month."

The door again swung wide, and a man drenched to the skin, the water glistening on his bushy gray beard stepped in.

"I heard you were here, sir, and had to see you. There's only four feet lee-way in our culvert, sir, and the scour's eating into the underpinning; I am just up from there. We are trying bags of cement, but it doesn't do much good."

MacFarlane caught up his hat and the two hurried down stream to the "fill," while Jack, buttoning his oilskin jacket over his chest, and crowding his slouch hat close to his eyebrows and ears strode out into the downpour, his steps bent in the opposite direction.

The sight that met his eyes was even more alarming. The once quiet little stream, with its stretch of meadow-land reaching to the foot of the steep hills, was now a swirl of angry reddish water careering toward the big culvert under the "fill." There it struck the two flanking walls of solid masonry, doubled in volume and thus baffled, shot straight into and under the culvert and so on over the broad fields below.

Up the stream toward the boulevard on the other side of its sky line, groups of men were already engaged carrying shovels, or lugging pieces of timber as they hurried along its edge, only to disappear for an instant and reappear again empty-handed. Shouts could be heard, as if some one were giving orders. Against the storm-swept sky, McGowan's short, squat figure was visible, his hands waving wildly to other gangs of men who were running at full speed toward where he stood.

Soon a knife-edge of water glistened along the crest of the earth embankment supporting the roadway of the boulevard, scattered into a dozen sluiceways, gashing the sides of the slopes, and then, before Jack could realize his own danger, the whole mass collapsed only to be swallowed up in a mighty torrent which leaped straight at him.

Jack wheeled suddenly, shouted to a man behind him to run for his life, and raced on down stream toward the "fill" a mile below where MacFarlane and his men, unconscious of their danger, were strengthening the culvert and its approaches.

On swept the flood, tearing up trees, cabins, shanties, fences; swirling along the tortuous bed only to leap and swirl again, its solid front bristling with the débris it had wrenched loose in its mad onslaught, Jack in his line of flight keeping abreast of its mighty thrust, shouting as he ran, pressing into service every man who could help in the rescue.

But MacFarlane had already been forewarned. The engineer of the morning express, who had crossed close to the boulevard at the moment the break occurred, had leaned far out of his cab as the train thundered by at right angles to the "fill," and with cupped hands to his mouth, had hurled this yell into the ravine:

"Water! Look out! Everything busted up above! Water! Water! Run, for God's sake!"

The men stood irresolute, but MacFarlane sprang to instant action. Grabbing the man next him,—an Italian who understood no English—he dragged him along, shouting to the others, the crowd swarming up, throwing away their shovels in their flight until the whole posse reached a point of safety near the mouth of the tunnel.

There he turned and braced himself for the shock. He realized fully what had happened: McGowan's ill-constructed culvert had sagged and choked; a huge basin of water had formed behind it; the retaining walls had been undermined and the whole mass was sweeping down upon him. Would there be enough of it to overflow the crest line of his own "fill" or not? If it could stand the first on-thrust there was one chance in

a hundred of its safety, provided the wing-walls and the foundations of the culvert held up its arch, thus affording gradual relief until the flood should have spent its force.

It was but a question of minutes. He could already see the trees sway as the mad flood struck them, the smaller ones rebounding, the large ones toppling over. Then came a dull roar like that of a train through a covered bridge, and then a great wall of yellow suds, boiling, curling, its surface covered with sticks, planks, shingles, floating barrels, parts of buildings, dashed itself against the smoothed earth slopes of his own "fill," surged a third of its height, recoiled on itself, swirled furiously again, and then inch by inch rose toward the top. Should it plunge over the crest, the "fill" would melt away as a rising tide melts a sand fort, the work of months be destroyed, and his financial ruin be a certainty.

But the man who had crawled out on the shore end of the great cantilever bridge over the Ohio, and who had with his own hands practically set the last rebellious steel girder one hundred feet above the water level, had still some resources left. Grabbing a shovel from a railroad employé, he called to his men and began digging a trench on the tunnel end of the "fill" to form a temporary spillway should the top of the flood reach the crest of the road bed.

Fifty or more men sprang to his assistance with pick and shovel wherever one could stand and dig. The water had now reached within five feet of the top, the

rise was slower, showing that the volume had lessened; the soakage, too, was helping, but the water still gained. The bottom of the trench, cut transversely across the road bed of the "fill," out of which the dirt was still flying from scores of willing shovels, had reached the height of the flood line. It was wide enough and deep enough to take care of the slowly rising overflow and would relieve the pressure on the whole structure; but the danger was not there What was to be feared was the scour on the down-stream—far side—slope of the "fill." This also, was of loose earth: too great a gulch might mean total collapse.

To lessen this scour MacFarlane had looted a car-load of plank switched on to a siding, and a gang of men in charge of Jack,—who had now reached his Chief's side,—were dragging them along the down-stream slope to form sluices with which to break the force of the scour.

The top of the flood now poured into the mouth of the newly dug trench, biting huge mouthfuls of earth from its sides in its rush; spreading the reddish water fan-like over the down-stream slope: first into gullies; then a broad sluiceway that sunk out of sight in the soft earth; then crumblings, slidings of tons of sand and gravel, with here and there a bowlder washed clean; the men working like beavers,—here to free a rock, there to drive home a plank, the trench all the while deepening, widening—now a gulch ten feet across and as deep, now a cañon through which surged a solid mass of frenzied water.

With the completion of the first row of planking MacFarlane took up a position where he could overlook all parts of the work. Every now and then his eyes would rest on a water-gauge which he had improvised from the handle of a pick; the rise and fall of the wet mark showing him both the danger and the safety lines. He seemed the least interested man in the group. Once in a while he would consult his watch, counting the seconds, only to return to the gauge.

That thousands of dollars' damage had so far been done did not seem to affect him in the least. Only when Jack would call out that everything so far was solid on the main "fill" did his calm face light up.

Tightening his wide slouch hat farther down on his head, he drew up the tops of his high-water boots and strode through the slush to the pick-handle. His wooden record showed that half an hour before the water had been rising at the rate of an inch every three minutes; that it had then taken six, and now required eight! He glanced at the sky; it had stopped raining and a light was breaking in the West.

Pocketing his watch he beckoned to Jack:

"The worst is over, Breen," he said in a voice of perfect calmness—the tone of a doctor after feeling a patient's pulse. "Our culvert is doing its work and relieving the pressure. This water will be out of here by morning. Tell the foreman to keep those planks moving wherever they do any good, but they won't count much longer. You can see the difference already in the overflow. And now go up to the house and tell

Ruth. She may not know we are all right and will be worrying."

Jack's heart gave a bound. No more delightful duty could devolve on him.

"What shall I tell her about the damage if she asks me, sir?" he demanded, hiding his pleasure in a perfunctory, businesslike tone, "and she will."

"Tell her it means all summer here for me and no new bonnets for her until next winter," replied MacFarlane with a grim smile.

"Yes, I suppose, but I referred to the money loss," Jack laughed in reply. "There is no use worrying her if we are not to blame for this." He didn't intend to worry her. He was only feeling about for some topic which would prolong his visit and encourage conversation.

"If we are, it means some thousands of dollars on the wrong side of the ledger," answered MacFarlane after a pause, a graver tone in his voice. "But don't tell Ruth that. Just give her my message about the bonnet—she will understand."

"But not if McGowan is liable," argued Jack. If Ruth was to hear bad news it could at least be qualified.

"That depends somewhat on the wording of his contract, Breen, and a good deal on whether this village wants to hold him to it. I'm not crossing any bridges of that kind, and don't you. What I'm worrying about is the number of days and nights it's going to take to patch this work so they can get trains through our tunnel— And, Breen——"

"Yes, sir," answered Jack, as he stopped and looked over his shoulder. There were wings on his feet now. "Get into some dry clothes before you come back."

While all this had been going on Ruth had stood at the window in the upper hall opposite the one banked with geraniums, too horrified to move. She had watched with the aid of her opera-glass the wild torrent rushing through the meadow, and she had heard the shouts of the people in the streets and the prolonged roar when the boulevard embankment gave way.

The hurried entrance and startled cry of the grocer's boy in the kitchen below, and the loud talk that followed, made her move to the head of the stairs. There she stood listening, her heart in her mouth, her knees trembling. Such expressions as "drownded,"—"more'n a hundred of 'em—" reached her ears. Then came the words—"de boss's work busted; ain't nobody seen him alive, so dey say."

For an instant she clutched the hand rail to keep her from falling, then with a cry of terror she caught up an old cloth cape, bound a hat to her head with a loose veil, and was downstairs and into the street before the boy had reached the curb.

"Yes, mum," he stammered, breathlessly, his eyes bulging from his head,—"Oh! it's awful, mum! Don't know how many's drownded! Everybody's shovelin' on de railroad dump, but dere ain't nothin' kin save it, dey say!"

She raced on—across the long street, avoiding the

puddles as best she could; past the Hicks Hotel—no sign of Jack anywhere—past the factory fence, until she reached the railroad, where she stopped, gathered her bedraggled skirts in her hand and then sped on over the cross-ties like a swallow, her little feet scarce touching the cinders.

Jack had caught sight of the flying girl as she gained the railroad and awaited her approach; he supposed she was the half-crazed wife or daughter of some workman, bringing news of fresh disaster, until she approached near enough for him to note the shape and size of her boots and the way the hat and veil framed her face. But it was not until she uttered a cry of agony and ran straight toward him, that he sprang forward to meet her and caught her in his arms to keep her from falling.

"Oh, Jack!—where is daddy—where—" she gasped.

"Why, he is all right, Miss Ruth,—everybody's all right! Why did you come here? Oh! I am so sorry you have had this fright! Don't answer,—just lean on me until you get your breath."

"Yes—but are you sure he is safe? The grocer's boy said nobody had seen him alive."

"Of course I am sure! Just look across—there he is; nobody could ever mistake that old slouch hat of his. And look at the big 'fill.' It hasn't given an inch, Miss Ruth—think of it! What a shame you have had such a fright," he continued as he led her to a pile of lumber beside the track and moved out a dry plank where he seated her as tenderly as if she had been a

frightened child, standing over her until she breathed easier.

"But then, if he is safe, why did you leave daddy? You are not hurt yourself, are you?" she exclaimed suddenly, reaching up her hand and catching the sleeve of his tarpaulin, a great lump in her throat.

"Me, hurt!—not a bit of it,—not a scratch of any kind,—see!" As an object-lesson he stretched out his arm and with one clenched hand smote his chest gorilla fashion.

"But you are all wet—" she persisted, in a more reassured tone. "You must not stand here in this wind; you will get chilled to the bone. You must go home and get into dry clothes;—please say you will go?"

Something warm and scintillating started from Jack's toes as the words left her lips, surged along his spinal column, set his finger tips tingling and his heart thumping like a trip hammer. She had called him "Jack!" She had run a mile to rescue him and her father, and she was anxious lest he should endanger his precious life by catching cold. Cold!—had he been dragged through the whirlpool of Niagara in the dead of winter with the thermometer at zero and then cast on a stranded iceberg he would now be sizzling hot.

Again she repeated her command,—this time in a more peremptory tone, the same anxious note in her voice.

"Please come, if daddy doesn't want you any more you must go home at once. I wouldn't have you take

cold for—" she did not finish the sentence; something in his face told her that her solicitude might already have betrayed her.

"Of course, I will go just as soon as you are rested a little, but you mustn't worry about me, Miss Ruth, I am as wet as a rat, I know, but I am that way half the time when it rains. These tarpaulins let in a lot of water—" here he lifted his arms so she could see the openings herself—"and then I got in over my boots trying to plug the holes in the sluiceway with some plank." He was looking down into her eyes now. Never had he seen her so pretty. The exercise had made roses of her cheeks, and the up-turned face framed by the thatch of a bonnet bound with the veil, reminded him of a Madonna.

"And is everything all right with daddy? And was there nobody in the shanties?" she went on. "Perhaps I might better try to get over where he is;—do you think I can? I would just like to tell him how glad I am it is no worse."

"Yes, if you change boots with me," laughed Jack, determined to divert her mind; "I was nearly swamped getting back here. That is where most of this mud came from—" and Jack turned his long, clay-encrusted boot so that Ruth could see how large a section of the "fill" he had brought with him.

Ruth began to laugh. There was no ostensible reason why she should laugh; there was nothing about Jack's make-up to cause it. Indeed, she thought he had never looked so handsome, even if his hair were

plastered to his temples under his water-soaked hat and his clothes daubed with mud.

And yet she did laugh:—At the way her veil got knotted under her chin,—so tightly knotted that Jack had to take both hands to loosen it, begging pardon for touching her throat, and hoping all the while that his clumsy fingers had not hurt her;—at the way her hat was crumpled, the flowers "never,—never, being of the slightest use to anybody again"; at her bedraggled skirts—"such a sight, and sopping wet."

And Jack laughed, too,—agreeing to everything she said, until she reached that stage in the conversation, never omitted on occasions of this kind, when she declared, arching her head, that she must look like a perfect fright, which Jack at once refuted exclaiming that he had never seen her look so—he was going to say "pretty," but checked himself and substituted "well," instead, adding, as he wiped off her ridiculously small boots, despite her protests, with his wet handkerchief,—that cloud-bursts were not such bad things, after all, now that he was to have the pleasure of escorting her home.

And so the two walked back to the village, the afternoon sun, which had now shattered the lowering clouds, gilding and glorifying their two faces, Jack stopping at Mrs. Hicks's to change his clothes and Ruth keeping on to the house, where he was to join her an hour later, when the two would have a cup of tea and such other comforts as that young lady might prepare for her water-soaked lover.

CHAPTER XXI

If ten minutes make half an hour, then it took Jack that long to rush upstairs, two steps at a time, burst into his room, strip off his boots, tear off his wet clothes, struggle into others jerked from his wardrobe, tie a loose, red-silk scarf under the rolling collar of his light-blue flannel shirt, slip into a grey pea-jacket and unmentionables, give his hair a brush and a promise, tilt a dry hat on one side of his head and skip downstairs again.

Old Mrs. Hicks had seen him coming and had tried to catch him as he flew out the door, hoping to get some more definite news of the calamity which had stirred the village, but he was gone before she could reach the front hall.

He had not thought of his better clothes; there might still be work to do, and his Chief might again need his services. Ruth would understand, he said to himself—all of which was true. Indeed, she liked him better in his high-water rubber boots, wide slouch hat and tarpaulins than in the more conventional suit of immaculate black with which he clothed his shapely body whenever he took her to one of the big dinners at one of the great houses on Washington Square.

And she liked this suit best of all. She had been peeping through the curtains and her critical admiring eyes had missed no detail. She saw that the cavalier boots were gone, but she recognized the short pea-jacket and the loose rolling collar of the soft flannel shirt circling the strong, bronzed throat, and the dash of red in the silken scarf.

And so it is not surprising that when he got within sight of her windows, his cheeks aflame with the crisp air, his eyes snapping with the joy of once more hearing her voice, her heart should have throbbed with an undefinable happiness and pride as she realized that for a time, at least, he was to be all her own. And yet when he had again taken her hand—the warmth of his last pressure still lingered in her palm—and had looked into her eyes and had said how he hoped he had not kept her waiting, all she could answer in reply was the non-committal remark:

"Well, now you look something like"—at which Jack's heart gave a great bound, any compliment, however slight, being so much manna to his hungry soul; Ruth adding, as she led the way into the sitting-room, "I lighted the wood fire because I was afraid you might still be cold."

And ten minutes had been enough for Ruth.

It had been one of those lightning changes which a pretty girl can always make when her lover is expected any instant and she does not want to lose a moment of his time, but it had sufficed. Something soft and clinging it was now; her lovely, rounded figure moving in its

folds as a mermaid moves in the surf; her hair shaken out and caught up again in all its delicious abandon; her cheeks, lips, throat, rose-color in the joy of her expectancy.

He sat drinking it all in. Had a mass of outdoor roses been laid by his side, their fragrance filling the air, the beauty of their coloring entrancing his soul, he could not have been more intoxicated by their beauty.

And yet, strange to say, only commonplaces rose to his lips. All the volcano beneath, and only little spats of smoke and dying bits of ashes in evidence! Even the message of his Chief about her not getting a new bonnet all summer seemed a godsend under the circumstances. Had there been any basis for her self-denial he would not have told her, knowing how much anxiety she had suffered an hour before. But there was no real good reason why she should economize either in bonnets or in anything else she wanted. McGowan, of course, would be held responsible; for whatever damage had been done he would have to pay. He had been present when the young architect's watchful and trained eye had discovered some defects in the masonry of the wing walls of the McGowan culvert bridging the stream, and had heard him tell the contractor, in so many words that if the water got away and smashed anything below him he would charge the loss to his account. McGowan had growled in dissent, but it had made no impression on Garry, whose duty it was to see that the work was properly carried out and whose signature loosened the village purse strings.

None of these details would interest Ruth; nor was it necessary that they should. The bonnet, however, was another matter. Bonnets were worn over pretty heads and framed lovely hair and faces and eyes—one especially! And then again any pleasantry of her father's would tend to relieve her mind after the anxiety of the morning. Yes, the bonnet by all means!

"Oh, I never gave you your father's message," he began, laying aside his cup, quite as if he had just remembered it. "I ought to have done so before you hung up the hat you wore a while ago."

Ruth looked up, smiling: "Why?" There was a roguish expression about her mouth as she spoke. She was very happy this afternoon.

"He says you won't get a new bonnet all summer," continued Jack, toying with the end of the ribbon that floated from her waist.

Ruth put down her cup and half rose from her chair All the color had faded from her cheeks.

"Did he tell you that?" she cried, her eyes staring into his, her voice trembling as if from some sudden fright.

Jack gazed at her in wonderment:

"Yes—of course he did and— Why, Miss Ruth!— Why, what's the matter! Have I said anything that ——"

"Then something serious has happened," she interrupted in a decided tone. "That is always his message to me when he is in trouble. That is what he telegraphed me when he lost the coffer-dam in the Susquehanna.

Oh!—he did not really tell you that, did he, Mr. Breen?" The old anxious note had returned—the one he had heard at the "fill."

"Yes—but nothing serious *has* happened, Miss Ruth," Jack persisted, his voice rising in the intensity of his conviction, his earnest, truthful eyes fixed on hers—"nothing that will not come out all right in the end. Please, don't be worried, I know what I am talking about."

"Oh, yes, it is serious," she rejoined with equal positiveness. "You do not know daddy. Nothing ever discourages him, and he meets everything with a smile—but he cannot stand any more losses. The explosion was bad enough, but if this 'fill' is to be rebuilt, I don't know what will be the end of it. Tell me over again, please—how did he look when he said it?—and give me just the very words. Oh, dear, dear daddy! What will he do?" The anxious note had now fallen to one of the deepest suffering.

Jack repeated the message word for word, all his tenderness in his tones—patting her shoulder in his effort to comfort her—ending with a minute explanation of what Garry had told him: but Ruth would not be convinced.

"But you don't know daddy," she kept repeating "You don't know him. Nobody does but me. He would not have sent that message had he not meant it. Listen! There he is now!" she cried, springing to her feet.

She had her arms around her father's neck, her head

nestling on his shoulder before he had fairly entered the door." Daddy, dear, is it very bad?" she murmured.

"Pretty bad, little girl," he answered, smoothing her cheek tenderly with his chilled fingers as he moved with her toward the fire, "but it might have been worse but for the way Breen handled the men."

"And will it all have to be rebuilt?"

She was glad for Jack, but it was her father who now filled her mind.

"That I can't tell, Puss"—one of his pet names for her, particularly when she needed comforting—"but it's safe for the night, anyway."

"And you have worked so hard—so hard!" Her beautiful arms, bare from the elbow, were still around his neck, her cheek pressed close—her lovely, clinging body in strong contrast to the straight, gray, forceful man in the wet storm-coat, who stood with arms about her while he caressed her head with his brown fingers.

"Well, Puss, we have one consolation—it wasn't our fault—the 'fill' is holding splendidly although it has had a lively shaking up. The worst was over in ten minutes, but it was pretty rough while it lasted. I don't think I ever saw water come so fast. I saw you with Breen, but I couldn't reach you then. Look out for your dress, daughter. I'm pretty wet."

He released her arms from his neck and walked toward the fire, stripping off his gray mackintosh as he moved. There he stretched his hands to the blaze and went on: "As I say, the 'fill' is safe and will stay so, for the water is going down rapidly; dropped ten

feet, Breen, since you left. My!—but this fire feels good! Got into something dry—did you, Breen? That's right. But I am not satisfied about the way the down-stream end of the culvert acts"—this also was addressed to Jack—"I am afraid some part of the arch has caved in. It will be bad if it has—we shall know in the morning. You weren't frightened, Puss, were you?"

She did not answer. She had heard that cheery, optimistic note in her father's voice before; she knew how much of it was meant for her ears. None of his disasters were ever serious, to hear daddy talk—"only the common lot of the contracting engineer, little girl," he would say, kissing her good-night, while he again pored over his plans, sometimes until daylight.

She crept up to him the closer and nestled her fingers inside his collar—an old caress of hers when she was a child, then looking up into his eyes she asked with almost a throb of suffering in her voice, "Is it as bad as the coffer-dam, daddy?"

Jack looked on in silence. He dared not add a word of comfort of his own while his Chief held first place in soothing her fears.

MacFarlane passed his hand over her forehead—"Don't ask me, child! Why do you want to bother your dear head over such things, Puss?" he asked, as he stroked her hair.

"Because I must and will know. Tell me the truth," she demanded, lifting her head, a note of resolve in her voice. "I can help you the better if I know it all."

Some of the blood of one of her great-great-grandmothers, who had helped defend a log-house in Indian times, was asserting itself. She could weep, but she could fight, too, if necessary.

"Well, then, I'm afraid it *is* worse than the coffer-dam," he answered in all seriousness. "It may be a matter of twelve or fifteen thousand dollars—maybe more, if we have to rebuild the 'fill.' I can't tell yet."

Ruth released her grasp, moved to the sofa and sank down, her chin resting on her hand. Twelve or fifteen thousand dollars! This meant ruin to everybody—to her father, to—a new terror now flashed into her mind—to Jack—yes, Jack! Jack would have to go away and find other work—and just at the time, too, when he was getting to be the old Jack once more. With this came another thought, followed by an instantaneous decision—what could she do to help? Already she had determined on her course. She would work—support herself—relieve her father just that much.

An uncomfortable silence followed. For some moments no one spoke. Her father, stifling a sigh, turned slowly, pushed a chair to the fire and settled into it, his rubber-encased knees wide apart, so that the warmth of the blaze could reach most of his body. Jack found a seat beside him, his mind on Ruth and her evident suffering, his ears alert for any fresh word from his Chief.

"I forgot to tell you, Breen," MacFarlane said at last, "that I came up the track just now as far as the round-house with the General Manager of the Road.

He has sent one of his engineers to look after that Irishman's job before he can pull it to pieces to hide his rotten work—that is, what is left of it. Of course it means a lawsuit or a fight in the Village Council. That takes time and money, and generally costs more than you get. I've been there before, Breen, and know."

"Does he understand about McGowan's contract?" inquired Jack mechanically, his eyes on Ruth. Her voice still rang in his ears—its pathos and suffering stirred him to his very depths.

"Yes—I told him all about it," MacFarlane replied. "The Road will stand behind us—so the General Manager says—but every day's delay is ruinous to them. It will be night-and-day work for us now, and no let-up. I have notified the men." He rose from his seat and crossed to his daughter's side, and leaning over, drew her toward him: "Brace up, little girl," there was infinite tenderness in his cadences—"it's all in a lifetime. There are only two of us, you know—just you and me, daughter—just you and me—just two of us. Kiss me, Puss."

Regaining his full height he picked up his storm-coat from the chair where he had flung it, and with the remark to Jack, that he would change his clothes, moved toward the door. There he beckoned to him, waited until he had reached his side, and whispering in his ear: "Talk to her and cheer her up, Breen. Poor little girl—she worries so when anything like this happens"—mounted the stairs to his room.

"Don't worry, Miss Ruth," said Jack in comforting

tones as he returned to where she sat. "We will all pull out yet."

"It is good of you to say so," she replied, lifting her head and leaning back so that she could look into his eyes the better, "but I know you don't think so. Daddy was just getting over his losses on the Susquehanna bridge. This work would have set him on his feet. Those were his very words—and he was getting so easy in his mind, too—and we had planned so many things!"

"But you can still go to Newport," Jack pleaded. "We will be here some months yet, and——"

"Oh—but I won't go a step anywhere. I could not leave him now—that is, not as long as I can help him."

"But aren't you going to the Fosters' and Aunt Felicia's?" She might not be, but it was good all the same to hear her deny it.

"Not to anybody's!" she replied, with an emphasis that left no doubt in his mind.

Jack's heart gave a bound.

"But you were going if we went to Morfordsburg," he persisted. He was determined to get at the bottom of all his misgivings. Perhaps, after all, Peter was right.

Ruth caught her breath. The name of the town had reopened a vista which her anxiety over her father's affairs had for the moment shut out.

"Well, but that is over now. I am going to stay here and help daddy." Again the new fear tugged at her heart. "You are going to stay, too, aren't you, Mr.

been?" she added in quick alarm. "You won't leave him, will you?—not if—" again the terrible money loss rose before her. What if there should not be money enough to pay Jack?

"Me! Why, Miss Ruth!"

"But suppose he was not able to—" she could not frame the rest of the sentence.

"You can't suppose anything that would make me leave him, or the work." This also came with an emphasis of positive certainty. "I have never been so happy as I have been here. I never knew what it was to be myself. I never knew," he added in softened tones, "what it was to really live until I joined your father. Only last night Uncle Peter and I were talking about it. 'Stick to Mac,' the dear old fellow said." It was to Ruth, but he dared not express himself, except in parables.

"Then you *had* thought of going?" she asked quickly, a shadow falling across her face.

"No—" he hesitated—"I had only thought of *staying*. It was you who were going—I was all broken up about being left here alone, and Uncle Peter wanted to know why I did not beg you to stay, and I——"

Ruth turned her face toward him.

"Well, I am going to stay," she answered simply. She did not dare to trust herself further.

"Yes!—and now I don't care what happens!" he exclaimed with a thrill in his voice. "If you will only trust me, Miss Ruth, and let me come in with you and your father. Let me help! Don't let there be only

two—let us be three! Don't you see what a difference it would make? I will work and save every penny I can for him and take every bit of the care from his shoulders; but can't you understand how much easier it would be if you would only let me help you too? I could hardly keep the tears back a moment ago when I saw you sink down here. I can't see you unhappy like this and not try to comfort you."

"You do help me," she murmured softly. Her eyes had now dropped to the cushion at her side.

"Yes, but not— Oh, Ruth, don't you see how I love you! What difference does this accident make—what difference does anything make if we have each other?" He had his hand on hers now, and was bending over, his eyes eager for some answer in her own. "I have suffered so," he went on, "and I am so tired and so lonely without you. When you wouldn't understand me that time when I came to you after the tunnel blew up, I went about like one in a dream—and then I determined to forget it all, and you, and everything—but I couldn't, and I can't now. Maybe you won't listen—but please——"

Ruth withdrew her hand quickly and straightened her shoulders. The mention of the tunnel and what followed had brought with it a rush of memories that had caused her the bitterest tears of her life. And then again what did he mean by "helping"?

"Jack," she said slowly, as if every word gave her pain, "listen to me. When you saved my father's life and I wanted to tell you how much I thanked

you for it, you would not let me tell you. Is not that true?"

"I did not want your gratitude, Ruth," he pleaded in excuse, his lips quivering, "I wanted your love."

"And why, then, should I not say to you now that I do not want your pity? Is it because you are—" her voice sank to a whisper, every note told of her suffering—"you are—sorry for me, Jack, that you tell me you love me?"

Jack sprang to his feet and stood looking down upon her. The cruelty of her injustice smote his heart. Had a man's glove been dashed in his face he could not have been more incensed. For a brief moment there surged through him all he had suffered for her sake; the sleepless nights, the days of doubts and misunderstandings! And it had come to this! Again he was treated with contempt—again his heart and all it held was trampled on. A wild protest rose in his throat and trembled on his lips.

At that instant she raised her eyes and looked into his. A look so pleading—so patient—so weary of the struggle—so ready to receive the blow—that the hot words recoiled in his throat. He bent his head to search her eyes the better. Down in their depths, as one sees the bottom of a clear pool he read the truth, and with it came a reaction that sent the hot blood rushing through his veins.

"Sorry for you, my darling!" he burst out joyously—"I who love you like my own soul! Oh, Ruth!—Ruth! —my beloved!"

He had her in his arms now, her cheek to his, her yielding body held close.

Then their lips met.

. . . . . .

The Scribe lays down his pen. This be holy ground on which we tread. All she has she has given him: all the fantasies of her childhood, all the dreams of her girlhood, all her trust, her loyalty—her reverence—all to the very last pulsation of her being.

And this girl he holds in his arms! So pliant, so yielding, so pure and undefiled! And the silken sheen and intoxicating perfume of her hair, and the trembling lashes shading the eager, longing, soul-hungry eyes; and the way the little pink ears nestle; and the fair, white, dovelike throat, with its ripple of lace And then the dear arms about his neck and the soft clinging fingers that are intertwined with his own! And more wonderful still, the perfect unison, the oneness, the sameness; no jar, no discordant note; mind, soul, desire—a harmony.

The wise men say there are no parallels in nature; that no one thing in the wide universe exactly mates and matches any other one thing; that each cloud has differed from every other cloud-form in every hour of the day and night, to-day, yesterday and so on back through the forgotten centuries; that no two leaves in form, color, or texture, lift the same faces to the sun on any of the million trees; that no wave on any beach curves and falls as any wave has curved and fallen before—not since the planet cooled. And so it is with

the drift of wandering winds; with the whirl and crystals of driving snow, with the slant and splash of rain. And so, too, with the flight of birds; the dash and tumble of restless brooks; the roar of lawless thunder and the songs of birds.

The one exception is when we hold in our arms the woman we love, and for the first time drink in her willing soul through her lips. Then, and only then, does the note of perfect harmony ring true through the spheres.

For a long time they sat perfectly still. Not many words had passed, and these were only repetitions of those they had used before. "Such dear hands," Jack would say, and kiss them both up and down the fingers, and then press the warm, pink shell palm to his lips and kiss it again, shutting his eyes, with the reverence of a devotee at the feet of the Madonna.

"And, Jack dear," Ruth would murmur, as if some new thought had welled up in her heart—and then nothing would follow, until Jack would loosen his clasp a little—just enough to free the dear cheek and say:

"Go on, my darling," and then would come——

"Oh, nothing, Jack—I—" and once more their lips would meet.

It was only when MacFarlane's firm step was heard on the stairs outside that the two awoke to another world. Jack reached his feet first.

"Shall we tell him?" he asked, looking down into her face.

"Of course, tell him," braved out Ruth, uptilting her

head with the movement of a fawn surprised in the forest.

"When?" asked Jack, his eager eyes on the opening door.

"Now, this very minute. I never keep anything from daddy."

MacFarlane came sauntering in, his strong, determined, finely cut features illumined by a cheery smile. He had squared things with himself while he had been dressing: "Hard lines, Henry, isn't it?" he had asked of himself, a trick of his when he faced any disaster like the present. "Better get Ruth off somewhere, Henry, don't you think so? Yes, get her off to-morrow. The little girl can't stand everything, plucky as she is." It was this last thought of his daughter that had sent the cheery smile careering around his firm lips. No glum face for Ruth!

They met him half-way down the room, the two standing together, Jack's arm around her waist.

"Daddy!"

"Yes, dear." He had not yet noted the position of the two, although he had caught the joyous tones in her voice.

"Jack and I want to tell you something. You won't be cross, will you?"

"Cross, Puss!" He stopped and looked at her wonderingly. Had Jack comforted her? Was she no longer worried over the disaster?

Jack released his arm and would have stepped forward, but she held him back.

"No, Jack,—let me tell him. You said a while ago, daddy, that there were only two of us—just you and I—and that it had always been so and——"

"Well, isn't it true, little girl?" It's extraordinary how blind and stupid a reasonably intelligent father can be on some occasions, and this one was as blind as a cave-locked fish.

"Yes, it *was* true, daddy, when you went upstairs, but—but—it isn't true any more! There are three of us now!" She was trembling all over with uncontrollable joy, her voice quavering in her excitement.

Again Jack tried to speak, but she laid her hand on his lips with——

"No, please don't, Jack—not yet—you will spoil everything."

MacFarlane still looked on in wonderment. She was much happier, he could see, and he was convinced that Jack was in some way responsible for the change, but it was all a mystery yet.

"Three of us!" MacFarlane repeated mechanically —"well, who is the other, Puss?"

"Why, Jack, of course! Who else could it be but Jack? Oh! Daddy!—Please—please—we love each other so!"

That night a telegram went singing down the wires leaving a trail of light behind. A sleepy, tired girl behind an iron screen recorded it on a slip of yellow paper, enclosed it in an envelope, handed it to a half-wake boy, who strolled leisurely up to Union Square

turned into Fifteenth Street, mounted Peter's front stoop and so on up three flights of stairs to Peter's door. There he awoke the echoes into life with his knuckles.

In answer, a charming and most courtly old gentleman in an embroidered dressing-gown and slippers, a pair of gold spectacles pushed high up on his round white head, his index finger marking the place in his book, opened the door.

"Telegram for Mr. Grayson," yawned the boy.

Ah! but there were high jinks inside the cosey red room with its low reading lamp and easy chairs, when Peter tore that envelope apart.

"Jack—Ruth—engaged!" he cried, throwing down his book. "MacFarlane delighted— What!—*what?* Oh, Jack, you rascal!—you did take my advice, did you? Well!—well! I'll write them both— No, I'll telegraph Felicia— No, I won't!—I'll— Well!—well! —*well!* Did you ever hear anything like that?" and again his eyes devoured the yellow slip.

Not a word of the freshet; of the frightful loss; of the change of plans for the summer; of the weeks of delay and the uncertain financial outlook! And alas, dear reader—not a syllable, as you have perhaps noticed, of poor daddy tottering on the brink of bankruptcy; nor the slightest reference to brave young women going out alone in the cold, cold world to earn their bread! What were floods, earthquakes, cyclones, poverty, debt —what was anything that might, could, would or should happen, compared to the joy of their plighted troth!

CHAPTER XXII

Summer has come: along the banks of the repentant stream the willows are in full leaf; stretches of grass, braving the coal smoke and dust hide the ugly red earth. The roads are dry again; the slopes of the "fill" once more are true; all the arches in the mouth of the tunnel are finished; the tracks have been laid and the first train has crawled out on the newly tracked road where it haggled, snorted and stopped, only to crawl back and be swallowed by The Beast.

And with the first warm day came Miss Felicia. "When your wretched, abominable roads, my dear, dry up so that a body can walk without sinking up to their neck in mud—" ran Miss Felicia's letter in answer to Ruth's invitation,—"I'll come down for the night," and she did, bringing Ruth half of her laces, now that she was determined to throw herself away on "that good-for nothing— Yes, Jack, I mean you and nobody else, and you needn't stand there laughing at me, for every word of it's true; for what in the world you two babes in the wood are going to live on no mortal man knows;" Ruth answering with her arm tight around the dear lady's neck,—a liberty nobody,—not even Peter, ever dared take—and a whisper in her ear

that Jack was the blessedest ever, and that she loved him so sometimes she was wellnigh distracted—a statement which the old lady remarked was literally true.

And we may be sure that Peter came too—and we may be equally positive that no impassable roads could have held him back. Indeed, on the very afternoon of the very day following the receipt of the joyful telegram, he had closed his books with a bang, performed the Moses act until he had put them into the big safe, slipped on his coat, given an extra brush to his hat and started for the ferry. All that day his face had been in a broad smile; even the old book-keeper noticed it and so did Patrick, the night-watchman and sometimes porter; and so did the line of depositors who inched along to his window and were greeted with a flash-light play of humor on his face instead of the more sedate, though equally kindly expression which always rested on his features when at work.

But that was nothing to the way he hugged Jack and Ruth—separately—together—then Ruth, then Jack—and then both together again, only stopping at MacFarlane, whose hand he grabbed with a "Great day! hey? Great day! By Cricky, Henry, these are the things that put new wine into old leather bottles like you and me."

And this was not all that the spring and summer had brought. Fresh sap had risen in Jack's veins. This girl by his side was his own—something to work for—something to fight for. MacFarlane felt the expansion and put him in full charge of the work, relieving him

often in the night shifts, when the boy would catch a few hours' sleep, and when, you may be sure, he stopped long enough at the house to get his arms around Ruth before he turned in for the night or the morning, or whenever he did turn in.

As to the injury which McGowan's slipshod work had caused to the "fill," the question of damages and responsibility for the same still hung in the air. The "fill" did not require rebuilding—nor did any part of the main work—a great relief. The loss had not, therefore, been as great as MacFarlane had feared. Moreover, the scour and slash of the down-stream slope, thanks to Jack's quick work, required but few weeks to repair; the culvert, contrary to everybody's expectation, standing the test, and the up-stream slope showing only here and there marks of the onslaught. The wing walls were the worst; these had to be completely rebuilt, involving an expense of several thousands of dollars, the exact amount being one point in the discussion.

Garry, to his credit, had put his official foot down with so strong a pressure that McGowan, fearing that he would have to reconstruct everything from the bed of the stream up, if he held out any longer, agreed to arbitrate the matter, he selecting one expert and MacFarlane the other; and the Council—that is, Garry—the third. MacFarlane had chosen the engineer of the railroad who had examined McGowan's masonry an hour after the embankment had given way. McGowan picked out a brother contractor and Garry wrote a personal letter to Holker Morris, following it up by a per-

sonal visit to the office of the distinguished architect, who, when he learned that not only Garry, MacFarlane, and Jack were concerned in the outcome of the investigation, but also Ruth—whose marriage might depend on the outcome,—broke his invariable rule of never getting mixed up in anybody's quarrels, and accepted the position without a murmur.

This done everybody interested sat down to await the result of the independent investigations of each expert, Garry receiving the reports in sealed envelopes and locking them in the official safe, to be opened in full committee at its next monthly meeting, when a final report, with recommendations as to liability and costs, would be drawn up; the same, when adopted by a majority of the Council the following week, to be binding.

It was during this suspense—it happened really on the morning succeeding the one on which Garry had opened the official envelopes—that an envelope of quite a different character was laid on Jack's table by the lady with the adjustable hair, who invariably made herself acquainted with as much of that young gentleman's mail as could be gathered from square envelopes sealed in violet wax, or bearing family crests in low relief, or stamped with monograms in light blue giving out delicate perfumes, each one of which that lady sniffed with great satisfaction; to say nothing of business addresses and postal-cards,—the latter being readable, and, therefore, her delight.

This envelope, however, was different from any she had ever fumbled, sniffed at, or pondered over. It

was not only of unusual size, but it bore in the upper left-hand corner in bold black letters the words:

ARTHUR BREEN & COMPANY,
BANKERS.

It was this last word which set the good woman to thinking. Epistles from banks were not common,—never found at all, in fact, among the letters of her boarders.

Jack was even more astonished.

"Call at the office," the letter ran, "the first time you are in New York,—the sooner the better. I have some information regarding the ore properties that may interest you."

As the young fellow had not heard from his uncle in many moons, the surprise was all the greater. Nor, if the truth be known, had he laid eyes on that gentleman since he left the shelter of his home, except at Corinne's wedding,—and then only across the church, and again in the street, when his uncle stopped and shook his hand in a rather perfunctory way, complimenting him on his bravery in rescuing MacFarlane, an account of which he had seen in the newspapers, and ending by hoping that his new life would "drop some shekels into his clothes." Mrs. Breen, on the contrary, while she had had no opportunity of expressing her mental attitude toward the exile, never having seen him since he walked out of her front door, was by no means oblivious to Jack's social and business successes. "I hear Jack was at Mrs. Portman's last night," she said to her husband the morning after one of the ex-Clearing House Mag-

nate's great receptions. "They say he goes everywhere, and that Mr. Grayson has adopted him and is going to leave him all his money," to which Breen had grunted back that Jack was welcome to the Portmans and the Portmans to Jack, and that if old Grayson had any money, which he very much doubted, he'd better hoist it overboard than give it to that rattlebrain. Mrs. Breen heaved a deep sigh. Neither she nor Breen had been invited to the Portmans', nor had Corinne (the Scribe has often wondered whether the second scoop in Mukton was the cause)—and yet Ruth MacFarlane, and Jack and Miss Felicia Grayson, and a lot more out-of-town people—so that insufferable Mrs. Bennett had told her—had come long distances to be present, the insufferable adding significantly that "Miss MacFarlane looked too lovely and was by all odds the prettiest girl in the room, and as for young Breen, really she could have fallen in love with him herself!"

Jack tucked his uncle's letter in his pocket, skipped over to read it to Ruth and MacFarlane, in explanation of his enforced absence for the day, and kept on his way to the station. The missive referred to the Morfordsburg contract, of course, and was evidently an attempt to gain information regarding the proposed work, Arthur Breen & Co. being the financial agents of many similar properties.

"I will take care of him, sir," Jack had said as he left his Chief. "My uncle, no doubt, means all right, and it is just as well to hear what he says—besides he has been good enough to write to me, and of course I

must go, but I shall not commit myself one way or the other—" and with a whispered word in Ruth's ear, a kiss and a laugh, he left the house.

As he turned down the short street leading to the station, he caught sight of Garry forging ahead on his way to the train. That rising young architect, chairman of the Building Committee of the Council, trustee of church funds, politician and all-round man of the world—most of which he carried in a sling—seemed in a particularly happy frame of mind this morning judging from the buoyancy with which he stepped. This had communicated itself to the gayety of his attire, for he was dressed in a light-gray check suit, and wore a straw hat (the first to see the light of summer) with a green ribbon about the crown,—together with a white waistcoat and white spats, the whole enriched by a red rose bud which Corinne had with her own hands pinned in his buttonhole.

"Why, hello! Jack, old man! just the very fellow I'm looking for," cried the joyous traveller. "You going to New York?—So am I,—go every day now,—got something on ice,—the biggest thing I've ever struck. I'll show that uncle of yours that two can play at his game. He hasn't lifted his hand to help us, and I don't want him to,—Cory and I can get along; but you'd think he'd come out and see us once in a while, wouldn't you, or ask after the baby; Mrs. Breen comes, but not Breen. We live in the country and have tar on our heels, he thinks. Here,—sit by the window! Now let's talk of something else. How's Miss Ruth and the gov-

ernor? He's a daisy;—best engineer anywhere round here. Yes, Cory's all right. Baby keeps her awake half the night; I've moved out and camp upstairs; can't stand it. Oh, by the way, I see you are about finishing up on the railroad work. I'll have something to say to you next week on the damage question. Got all the reports in last night. I tell you, my old chief, Mr. Morris, is a corker! What he doesn't know about masonry isn't worth picking up;—can't fool him! That's what's the matter with half of our younger men; they sharpen lead-pencils, mix ink, and think they are drawing; or they walk down a stone wall and don't know any more what's behind it and what holds it up than a child. Mr. Morris can not only design a wall, but he can teach some first-class mechanics how to lay it."

Jack looked out the window and watched the fences fly past. For the moment he made no reply to Garry's long harangue—especially the part referring to the report. Anxious as he was to learn the result of the award, he did not want the facts from the chairman of the committee in advance of the confirmation by the Council.

"What is it you have on ice, Garry?" he asked at last with a laugh, yielding to an overpowering conviction that he must change the subject—"a new Corn Exchange? Nobody can beat you in corn exchanges."

"Not by a long shot, Jack,—got something better; I am five thousand ahead now, and it's all velvet."

"Gold-mine, Garry?" queried Jack, turning his head. "Another Mukton Lode? Don't forget poor

Charlie Gilbert; he's been clerking it ever since, I hear."

"No; a big warehouse company; I'll get the buildings later on. That Mukton Lode deal was a clear skin game, Jack, if it is your uncle, and A. B. & Co. got paid up for it—downtown and uptown. You ought to hear the boys at the Magnolia talk about it. My scheme is not that kind; I'm on the ground floor; got some of the promoter's stock. When you are through with your railroad contract and get your money, let me know. I can show you a thing or two;—open your eyes! No Wall Street racket, remember,—just a plain business deal."

"There won't be much money left over, Garry, from the 'fill' and tunnel work, if we keep on. We ought to have a cyclone next to finish up with; we've had about everything else."

"You're all through, Jack," replied Garry with emphasis.

"I'll believe that when I see it," said Jack with a smile.

"I tell you, Jack, *you are all through.* Do you understand? Don't ask me any questions and I won't tell you any lies. The first thing that strikes you will be a check, and don't you forget it!"

Jack's heart gave a bound. The information had come as a surprise and without his aid, and yet it was none the less welcome. The dreaded anxiety was over; he knew now what the verdict of the Council would be. He had been right from the first in this matter, and

Garry had not failed despite the strong political pressure which must have been brought against him. The new work now would go on and he and Ruth could go to Morfordsburg together! He could already see her trim, lovely figure in silhouette against the morning light, her eyes dancing, her face aglow in the crisp air of the hills.

Garry continued to talk on as they sped into the city, elaborating the details of the warehouse venture in which he had invested his present and some of his future commissions, but his words fell on stony ground. The expected check was the only thing that filled Jack's thoughts. There was no doubt in his mind now that the decision would be in MacFarlane's favor, and that the sum, whether large or small, would be paid without delay,—Garry being treasurer and a large amount of money being still due McGowan on the embankment and boulevard. It would be joyous news to Ruth, he said to himself, with a thrill surging through his heart.

Jack left Garry on the Jersey side and crossed alone. The boy loved the salt air in his face and the jewelled lights flashed from the ever-restless sea. He loved, too, the dash and vim of it all. Forcing his way through the crowds of passengers to the forward part of the boat, he stood where he could get the full sweep of the wonderful panorama:

The jagged purple line of the vast city stretching as far as the eye could reach; with its flat-top, square-sided, boxlike buildings, with here and there a structure taller than the others; the flash of light from Trinity's

spire, its cross aflame; the awkward, crab-like movements of innumerable ferry-boats, their gaping alligator mouths filled with human flies; the impudent, nervous little tugs, spitting steam in every passing face; the long strings of sausage-linked canalers kept together by grunting, slow-moving tows; the great floating track-yards bearing ponderous cars—eight days from the Pacific without break of bulk; the skinny, far-reaching fingers of innumerable docks clutching prey of barge, steamer, and ship; the stately ocean-liner moving to sea, scattering water-bugs of boats, scows and barges as it glided on its way:—all this stirred his imagination and filled him with a strange resolve. He, too, would win a place among the masses—Ruth's hand fast in his.

CHAPTER XXIII

When Jack, in reply to Breen's note, stepped into his uncle's office, no one would have recognized in the quick, alert, bronze-faced young fellow the retiring, almost timid, boy who once peered out of the port-hole of the cashier's desk. Nor did Jack's eyes fall on any human being he had ever seen before. New occupants filled the chairs about the ticker. A few lucky ones—very few—had pulled out and stayed out, and could now be found at their country seats in various parts of the State, or on the Riviera, or in Egypt; but by far the larger part had crawled out of the fight to nurse their wounds within the privacy of their own homes where the outward show had to be kept up no matter how stringent the inside economies, or how severe the privations. Others, less fortunate, had disappeared altogether from their accustomed haunts and were to be found filling minor positions in some far Western frontier town or camp, or menial berths on a railroad, while at least one victim, too cowardly to leave the field, had haunted the lunch counters, hotel lobbies, and race-tracks for months, preying on friends and acquaintances alike until dire poverty forced him into crime, and a stone cell and a steel grille had ended the struggle.

Failing to find any face he recognized, Jack approached a group around the ticker, and inquired for the head of the firm. The answer came from a red-cheeked, clean-shaven, bullet-headed, immaculately upholstered gentleman—(silk scarf, diamond horse-shoe stick-pin, high collar, cut-away coat, speckled-trout waistcoat—everything perfect)—who stood, paring his nails in front of the plate-glass window overlooking the street, and who conveyed news of the elder Breen's whereabouts by a bob of his head and a jerk of his fat forefinger in the direction of the familiar glass door.

Breen sat at his desk when Jack entered, but it was only when he spoke that his uncle looked up;—so many men swung back that door with favors to ask, that spontaneous affability was often bad policy.

"I received your letter, Uncle Arthur," Jack began.

Breen raised his eyes, and a deep color suffused his face. In his heart he had a sneaking admiration for the boy. He liked his pluck. Strange, too, he liked him the better for having left him and striking out for himself, and stranger still, he was a little ashamed for having brought about the revolt.

"Why, Jack!" He was on his feet now, his hand extended, something of his old-time cordiality in his manner. "You got my letter, did you? Well, I wanted to talk to you about that ore property. You own it still, don't you?" The habit of his life of going straight at the business in hand, precluded every other topic. Then again he wanted a chance to look the boy over

under fire,—"size him up," in his own vocabulary. He might need his help later on.

"Oh, we don't own a foot of it,—don't want to. If Mr. MacFarlane decides to——"

"I'm not talking about MacFarlane's job; I'm talking about your own property,—the Cumberland ore property,—the one your father left you. You haven't sold it, have you?" This came in an anxious tone.

"No," answered Jack simply, wondering what his father's legacy had to do with his Chief's proposed work.

"Have you paid the taxes?" Arthur's eyes were now boring into his.

"Yes, every year; they were not much. Why do you ask?"

"I'll tell you that later on," answered his uncle with a more satisfied air. "You were up there with MacFarlane, weren't you?—when he went to look over the ground of the Maryland Mining Company where he is to cut the horizontal shaft?" Jack nodded. "So I heard. Well, it may interest you to learn that some of our Mukton people own the property. It was I who sent MacFarlane up, really, although he may not know it."

"That was very kind of you, sir," rejoined Jack, without a trace of either gratitude or surprise.

"Well, I'm glad you think so. Some of our directors also own a block of that new road MacFarlane is finishing. They wouldn't hire anybody else after they had gone up to Corklesville and had seen how he did

his work, so I had the secretary of the company write MacFarlane, and that's how it came about."

Jack nodded and waited; his uncle's drift was not yet apparent.

"Well, what I wanted to see you about, Jack, is this:" here he settled his fat back into the chair "All the ore in that section of the county,—so our experts say, dips to the east. They've located the vein and they think a horizontal shaft and gravity will get the stuff to tide water much cheaper than a vertical shaft and hoist. Now if the ore should peter out—and the devil himself can't tell always about that—we've got to get some ore somewhere round there to brace up and make good our prospectus, even if it does cost a little more, and that's where your Cumberland property might come in,—see? One of our lawyers looked over a record of your deed in the town hall of Mulford—" here he bent forward and consulted a paper on his desk— "No,—that's not it,—Morfordsburg,—yes, that's it,—Morfordsburg,—looked up the deed, I say, Jack, and from what he says I don't believe your property is more than a quarter of a mile, as the crow flies, from where they want MacFarlane to begin cutting. If the lawyer's right there may be a few dollars in it for you—not much, but something; and if there is,—of course, I don't want to commit myself, and I don't want to encourage you too much—but if he's right I should advise your bringing me what papers you've got and have our attorney look them over, and if everything's O.K. in the title, your property might be turned

over to the new company and form part of the deal. You can understand, of course, that we don't want any other deposits in that section but our own."

Breen's meaning was clear now. So was the purpose of the letter.

Jack leaned back in his chair, an expression first of triumph and then of disgust crossing his face. That his uncle should actually want him back in his business in any capacity was as complimentary as it was unexpected. That the basis of the copartnership—and it was this that brought the curl to his lip—was such that neither a quarter of a mile nor two miles would stand in the way of a connecting vein of ore on paper, was to be expected by any one at all familiar with his uncle's methods.

"Thank you, Uncle Arthur," he answered simply, "but there's nothing decided yet about the Morfordsburg work. I heard a bit of news coming down on the train this morning that may cause Mr. MacFarlane to look upon the proposed work more favorably, but that is for him to say. As to my own property, when I am there again, if I do go,—I will look over the ground myself and have Mr. MacFarlane go with me and then I can decide."

Breen knitted his brows. It was not the answer he had expected. In fact, he was very much astonished both at the reply and the way in which it was given. He began to be sorry he had raised the question at all. He would gladly have helped Jack in getting a good price for his property, provided it did not interfere with

his own plans, but to educate him up to the position of an obstructionist, was quite another matter.

"Well, think it over," he replied in a tone that was meant to show his entire indifference to the whole affair,—"and some time when you are in town drop in again. And now tell me about Ruth, as we must call her, I suppose. Your aunt just missed her at the Cosgroves' the other day." Then came a short disquisition on Garry and Corinne and their life at Elm Crest, followed by an embarrassing pause, during which the head of the house of Breen lowered the flow line on a black bottle which he took from a closet behind his desk,—"his digestion being a little out that morning," he explained. And so with renewed thanks for the interest he had taken in his behalf, and with his whole mind now concentrated on Peter and the unspeakable happiness in store for him when he poured into the old gentleman's willing and astonished ears the details of the interview, Mr. John Breen, Henry MacFarlane's Chief Assistant in Charge of Outside Work, bowed himself out.

He had not long to wait.

Indeed, that delightful old gentleman had but a short time before called to a second old gentleman, a more or less delightful fossil in black wig and spectacles, to take his place at the teller's window, and the first delightful old gentleman was at the precise moment standing on the top step of the Exeter, overlooking the street, where he had caught sight of Jack wending his way toward him.

"Jack! *Jack!*" Peter cried, waving his hand at the boy.

"Oh! that's you, Uncle Peter, is it? Shall I——?"

"No, Jack, stay where you are until I come to you."

"And where are you going now?" burst out Jack, overjoyed at reaching his side.

"To luncheon, my dear boy! We'll go to Favré's, and have a stuffed pepper and a plate of spaghetti an inch deep, after my own receipt. Botti cooks it deliciously;—and a bottle of red wine, my boy,—*wine*,—not logwood and vinegar. No standing up at a trough, or sitting on a high stool, or wandering about with a sandwich between your fingers,—ruining your table manners and your digestion. And now tell me about dear Ruth, and what she says about coming down to dinner next week?"

It was wonderful how young he looked, and how happy he was, and how spry his step, as the two turned into William Street and so on to the cheap little French restaurant with its sanded floor, little tables for two and four, with their tiny pots of mustard and flagons of oil and red vinegar,—this last, the "left-overs" of countless bottles of Bordeaux,—to say nothing of the great piles of French bread weighing down a shelf beside the proprietor's desk, racked up like cordwood, and all of the same color, length, and thickness.

Every foot of the way through the room toward his own table—his for years, and which was placed in the far corner overlooking the doleful little garden with its half-starved vine and hanging baskets—Peter had

been obliged to speak to everybody he passed (some of the younger men rose to their feet to shake his hand)—until he reached the proprietor and gave his order.

Auguste, plump and oily, his napkin over his arm, drew out his chair (it was always tipped back in reserve until he arrived), laid another plate and accessories for his guest, and then bent his head in attention until Peter indicated the particular brand of Bordeaux—the color of the wax sealing its top was the only label—with which he proposed to entertain his friend.

All this time Jack had been on the point of bursting. Once he had slipped his hand into his pocket for Breen's letter, in the belief that the best way to get the most enjoyment out of the incident of his visit and the result,—for it was still a joke to Jack,—would be to lay the half sheet on Peter's plate and watch the old fellow's face as he read it. Then he decided to lead gradually up to it, concealing the best part of the story —the prospectus and how it was to be braced—until the last.

But the boy could not wait; so, after he had told Peter about Ruth,—and that took ten minutes, try as hard as he could to shorten the telling,—during which the stuffed peppers were in evidence,—and after Peter had replied with certain messages to Ruth,—during which the spaghetti was served sizzling hot, with entrancing frazzlings of brown cheese clinging to the edges of the tin plate—the Chief Assistant squared his elbows and plunged head-foremost into the subject

"And now, I have got a surprise for you, Uncle Peter," cried Jack, smothering his eagerness as best he could.

The old fellow held up his hand, reached for the shabby, dust-begrimed bottle, that had been sound asleep under the sidewalk for years; filled Jack's glass, then his own; settled himself in his chair and said with a dry smile:

"If it's something startling, Jack, wait until we drink this," and he lifted the slender rim to his lips. "If it's something delightful, you can spring it now."

"It is both," answered Jack. "Listen and doubt your ears. I had a letter from Uncle Arthur this morning asking me to come and see him about my Cumberland ore property, and I have just spent an hour with him."

Peter put down his glass:

"You had a letter from Arthur Breen—about—what do you mean, Jack."

"Just what I say."

Peter moved close to the table, and looked at the boy in wonderment.

"Well, what did he want?" He was all attention now. Arthur Breen sending for Jack!—and after all that had happened! Well—well!

"Wants me to put the Cumberland ore property father left me into one of his companies."

"That fox!" The explosion cleared the atmosphere for an instant.

"That fox!" answered Jack, in a confirmatory tone;

and then followed an account of the interview, the boy chuckling at the end of every sentence in his delight over the situation.

"And what are *you* going to do?" asked Peter in an undecided tone. He had heard nothing so comical as this for years.

"Going to do nothing,—that is, nothing with Uncle Arthur. In the first place, the property is worthless, unless half a million of money is spent upon it."

"Or is *said* to have been spent upon it," rejoined Peter with a smile, remembering the Breen methods.

"Exactly so;—and in the second place, I would rather tear up the deed than have it added to Uncle Arthur's stock of balloons."

Peter drummed on the table-cloth and looked out of the window. The boy was right in principle, but then the property might not be a balloon at all; might in fact be worth a great deal more than the boy dreamed of. That Arthur Breen had gone out of his way to send for Jack—knowing, as Peter did, how systematically both he and his wife had abused and ridiculed him whenever his name was mentioned—was positive evidence to Peter's mind not only that the property had a value of some kind but that the discovery was of recent origin.

"Would you know yourself, Jack, what the property was worth,—that is, do you feel yourself competent to pass upon its value?" asked Peter, lifting his glass to his lips. He was getting back to his normal condition now.

"Yes, to a certain extent, and if I fail, Mr. MacFarlane will help me out. He was superintendent of the Rockford Mines for five years. He received his early training there,—but there is no use talking about it, Uncle Peter. I only told you to let you see how the same old thing is going on day after day at Uncle Arthur's. If it isn't Mukton, it's Ginsing, or Black Royal, or some other gas bag."

"What did you tell him?"

"Nothing,—not in all the hour I talked with him. He did the talking; I did the listening."

"I hope you were courteous to him, my boy?"

"I was,—particularly so."

"He wants your property, does he?" ruminated Peter, rolling a crumb of bread between his thumb and forefinger. "I wonder what's up? He has made some bad breaks lately and there were ugly rumors about the house for a time. He has withdrawn his account from the Exeter and so I've lost sight of all of his transactions." Here a new idea seemed to strike him: "Did he seem very anxious about getting hold of the land?"

A queer smile played about Jack's lips:

"He seemed *not* to be, but he was."

"You're sure?"

"Very sure; and so would you be if you knew him as well as I do. I have heard him talk that way to dozens of men and then brag how he'd 'covered his tracks,' as he used to call it."

"Then, Jack," exclaimed Peter in a decided tone,

"there is something in it. What it is you will find out before many weeks, but something. I will wager you he has not only had your title searched but has had test holes driven all over your land. These fellows stop at nothing. Let him alone for a while and keep him guessing. When he writes to you again to come and see him, answer that you are too busy, and if he adds a word about the ore beds tell him you have withdrawn them from the market. In the meantime I will have a talk with one of our directors who has an interest, so he told me, in a new steel company up in the Cumberland Mountains, somewhere near your property, I believe. He may know something of what's going on, if anything is going on."

Jack's eyes blazed. Something going on! Suppose that after all he and Ruth would not have to wait. Peter read his thoughts and laid his hand on Jack's wrist:

"Keep your toes on the earth, my boy:—no balloon ascensions and no bubbles,—none of your own blowing. They are bad things to have burst in your hands—four hands now, remember, with Ruth's. If there's any money in your Cumberland ore bank, it will come to light without your help. Keep still and say nothing, and don't you sign your name to a piece of paper as big as a postage stamp until you let me see it."

Here Peter looked at his watch and rose from the table.

"Time's up, my boy. I never allow myself but an hour at luncheon, and I am due at the bank in ten min-

utes. Thank you, Auguste,—and Auguste! please tell Botti the spaghetti was delicious. Come, Jack."

It was when he held Ruth in his arms that same afternoon—behind the door, really,—she couldn't wait until they reached the room,—that Jack whispered in her astonished and delighted ears the good news of the expected check from Garry's committee.

"And daddy won't lose anything; and he can take the new work!" she cried joyously. "And we can all go up to the mountains together! Oh, Jack!—let me run and tell daddy!"

"No, my darling,—not a word. Garry had no business to tell me what he did; and it might leak out and get him into trouble:— No, don't say a word. It is only a few days off. We shall all know next week."

He had led her to the sofa, their favorite seat.

"And now I am going to tell you something that would be a million times better than Garry's check if it were only true,—but it isn't."

"Tell me, Jack,—quick!" Her lips were close to his.

"Uncle Arthur wants to buy my ore lands."

"Buy your— And we are going to be—married right away! Oh, you darling Jack!"

"Wait,—wait, my precious, until I tell you!" She did not wait, and he did not want her to. Only when he could loosen her arms from his neck did he find her ear again, then he poured into it the rest of the story.

"But, oh, Jack!—wouldn't it be lovely if it were true, —and just think of all the things we could do."

"Yes,—but it isn't true."

"But just suppose it *was*, Jack! You would have a horse of your own and we'd build the dearest little home and——"

"But it never can be true, blessed,—not out of the Cumberland property—" protested Jack.

"But, Jack! Can't we *suppose?* Why, supposing is the best fun in the world. I used to suppose all sorts of things when I was a little girl. Some of them came true, and some of them didn't, but I had just as much fun as if they *had* all come true."

"Did you ever suppose *me?*" asked Jack. He knew she never had,—he wasn't worth it;—but what difference did it make what they talked about!

"Yes,—a thousand times. I always knew, my blessed, that there was somebody like you in the world somewhere,—and when the girls would break out and say ugly things of men,—all men,—I just knew they were not true of everybody. I knew that you would come—and that I should always look for you until I found you! And now tell me! Did you suppose about me, too, you darling Jack?"

"No,—never. There couldn't be any supposing;—there isn't any now. It's just you I love, Ruth,—you,—and I love the '*you*' in you— That's the best part of you."

And so they talked on, she close in his arms, their cheeks together; building castles of rose marble and ivory, laying out gardens with vistas ending in summer sunsets; dreaming dreams that lovers only dream.

CHAPTER XXIV

The check "struck" MacFarlane just as the chairman had said it would, wiping out his losses by the flood with something ahead for his next undertaking.

That the verdict was a just one was apparent from the reports of both McGowan's and the Railroad Company's experts. These showed that the McGowan mortar held but little cement, and that not of the best; that the backing of the masonry was composed of loose rubble instead of split stone, and that the collapse of his structure was not caused by the downpour, but by the caving in of culverts and spillways, which were built of materials in direct violation of the provisions of the contract. Even then there might have been some doubt as to the outcome but for Holker Morris's testimony. He not only sent in his report, but appeared himself, he told the Council, so as to answer any questions Mr. McGowan or his friends might ask. He had done this, as he said openly at the meeting, to aid his personal friend, Mr. MacFarlane, and also that he might raise his voice against the slipshod work that was being done by men who either did not know their business or purposely evaded their responsibilities. "This construction of McGowan's," he continued, "is especially to be con-

demned, as there is not the slightest doubt that the contractor has intentionally slighted his work—a neglect which, but for the thorough manner in which MacFarlane had constructed the lower culvert, might have resulted in the loss of many lives.

McGowan snarled and sputtered, denouncing Garry and his "swallow-tails" in the bar rooms and at the board meetings, but the decision was unanimous, two of his friends concurring, fearing, as they explained afterward, that the "New York crowd" might claim even a larger sum in a suit for damages.

The meeting over, Morris and Jack dined with MacFarlane and again the distinguished architect won Ruth's heart by the charm of his personality, she telling Jack the next day that he was the only *old man*—fifty was old for Ruth—she had ever seen with whom she could have fallen in love, and that she was not sure after all but that Jack was too young for her, at which there was a great scrimmage and a blind-man's-buff chase around the table, up the front stairs and into the corner by the window, where she was finally caught, smothered in kisses and made to correct her arithmetic.

This ghost of damages having been laid—it was buried the week after Jack had called on his uncle—the Chief, the First Assistant, and Bangs, the head foreman, disappeared from Corklesville and reappeared at Morfordsburg.

The Chief came to select a site for the entrance of the shaft; the First Assistant came to compare certain maps and documents, which he had taken from the

trunk he had brought with him from his Maryland home, with the archives resting in the queer old court-house; while Foreman Bangs was to help with the level and target, should a survey be found necessary.

The faded-out old town clerk looked Jack all over when he asked to see the duplicate of a certain deed, remarking, as he led the way to the Hall of Records,—for it was under a table in the back room,—"Reckon there's somethin' goin' on jedgin' from the way you New Yorkers is lookin' into ore lands up here. There come a lawyer only last month from a man named Breen, huntin' up this same property."

The comparisons over and found to be correct, "starting from a certain stone marked 'B' one hundred and eighty-seven feet East by South," etc., etc., the whole party, including a small boy to help carry the level and target and a reliable citizen who said he could find the property blindfold—and who finally collapsed with a "Goll darn!—if I know where I'm at!"—the five jumped into a mud-encrusted vehicle and started for the site.

Up hill and down hill, across one stream and then another; through the dense timber and into the open again. Here their work began, Jack handling the level (his Chief had taught him), Bangs holding the target, MacFarlane taking a squint now and then so as to be sure,—and then the final result,—to wit:—First, that the Maryland Company's property, Arthur Breen & Co., agents, lay under a hill some two miles from Morfordsburg; that Jack's lay some miles to the

south of Breen's. Second, that outcroppings showed the Maryland Mining Company's ore dipped, as the Senior Breen had said, to the east, and third, that similar outcroppings showed Jack's dipped to the west.

And so the airy bubble filled with his own and Ruth's iridescent hopes,—a bubble which had floated before him as he tramped through the cool woods, and out upon the hillside, vanished into thin air.

For with Ruth's arms around him, her lips close to his, her boundless enthusiasm filling his soul, the boy's emotions had for the time overcome his judgment. So much so that all the way up in the train he had been "supposing" and resupposing. Even the reply of the town clerk had set his heart to thumping; his uncle had sent some one then! Then came the thought,—Yes, to boom one of his misleading prospectuses—and for a time the pounding had ceased: by no possible combination now, either honest or dishonest, could the two properties be considered one and the same mine.

Again his thoughts went back to Ruth. He knew how keenly she would be disappointed. She had made him promise to telegraph her at once if his own and her father's inspection of the ore lands should hold out any rose-colored prospects for the future. This he had not now the heart to do. One thing, however, he must do, and at once, and that was to write to Peter, or see him immediately on his return. There was no use now of the old fellow talking the matter over with the director; there was nothing to talk over, except a bare hill three

miles from anywhere, covering a possible deposit of doubtful richness and which, whether good or bad, would cost more to get to market than it was worth.

They were on the extreme edge of the forest when the final decision was reached, MacFarlane leaning against a rock, the level and tripod tilted against his arm, Jack sitting on a fallen tree, the map spread out on his knees.

For some minutes Jack sat silent, his eyes roaming over the landscape. Below him stretched an undulating mantle of velvet, laid loosely over valley, ravine and hill, embroidered in tints of corn-yellow, purplings of full-blossomed clover and the softer greens of meadow and swamp. In and out, now straight, now in curves and bows, was threaded a ribbon of silver, with here and there a connecting mirror in which flashed the sun. Bordering its furthermost edge a chain of mountains lost themselves in low, rolling clouds, while here and there, in its many crumplings, were studded jewels of barn stack and house, their facets aflame in the morning light.

Jack absorbed it all, its beauty filling his soul, the sunshine bathing his cheeks. Soon all trace of his disappointment vanished: with Ruth here,—with his work to occupy him,—and this mighty, all-inspiring, all-intoxicating sweep of loveliness spread out, his own and Ruth's every hour of the day and night, what did ore beds or anything else matter?

MacFarlane's voice woke him to consciousness. He had called to him before, but the boy had not heard.

"As I have just remarked, Jack," MacFarlane began again, "there is nothing but an earthquake will make your property of any use. It is a low-grade ore, I should say, and tunnelling and shoring would eat it up. Wipe it off the books. There are thousands of acres of this kind of land lying around loose from here to the Cumberland Valley. It may get better as you go down—only an assay can tell about that—but I don't think it will. To begin sinking shafts might mean sinking one or a dozen; and there's nothing so expensive. I am sorry, Jack, but wipe it out. Some bright scoundrel might sell stock on it, but they'll never melt any of it up into stove plate."

"All right, sir," Jack said at last, with a light laugh. "It is the same old piece of bread, I reckon, and it has fallen on the same old buttered side. Uncle Peter told me to beware of bubbles—said they were hard to carry around. This one has burst before I got my hand on it. All right—let her go! I hope Ruth won't take it too much to heart. Here, boy, get hold of this map and put it with the other traps in the wagon. And now, Mr. MacFarlane, what comes next?"

Before the day was over MacFarlane had perfected his plans. The town was to be avoided as too demoralizing a shelter for the men, and barracks were to be erected in which to house them. Locations of the principal derricks were selected and staked, as well as the sites for the entrance to the shaft, for the machine and blacksmith's shops and for a storage shanty for tools: the Maryland Mining Company's work would

require at least two years to complete, and a rational, well-studied plan of procedure was imperative.

"And now, Jack, where are you going to live,—in the village?" asked his Chief, resting the level and tripod carefully against a tree trunk and seating himself beside Jack on a fallen log.

"Out here, if you don't mind, sir, where I can be on top of the work all the time. It's but a short ride for Ruth and she can come and go all the time. I am going to drop some of these trees; get two or three choppers from the village and knock up a log-house like the one I camped in when I was a boy."

"Where will you put it?" asked MacFarlane with a smile, as he turned his head as if in search of a site. It was just where he wanted Jack to live, but he would not have suggested it.

"Not a hundred yards from where we sit, sir—a little back of those two big oaks. There's a spring above on the hill and sloping ground for drainage; and shade, and a great sweep of country in front. I've been hungry for this life ever since I left home; now I am going to have it."

"It will be rather lonely, won't it?" The engineer's eyes softened as they rested on the young fellow, his face flushed with the enthusiasm of his new resolve. He and Ruth's mother had lived in just such a shanty, and not so very long ago, either, it seemed,—those were the happiest years of his life.

"No!" exclaimed Jack. "It's only a step to the town; I can walk it in half an hour. No, it won't be

lonely. I will fix up a room for Uncle Peter somewhere, so he can be comfortable,—he would love to come here on his holidays; and Ruth can come out for the day,—she will be crazy about it when I tell her. No, I will get along. If the lightning had struck my ore beds I would probably have painted and papered some musty back room in the village and lived a respectable life. Now I am going to turn savage."

The next day the contracts were signed: work to commence in three months. Henry MacFarlane, Engineer-in-Chief, John Breen in charge of construction.

It was on that same sofa in the far corner of the sitting-room that Jack told Ruth,—gently, one word at a time,—making the best of it, but telling her the exact truth.

"And then we are not going to have any of the things we dreamed about, Jack," she said with a sigh.

"I am afraid not, my darling,—not now, unless the lightning strikes us, which it won't."

She looked out of the window for a moment, and her eyes filled with tears. Then she thought of her father, and how hard he had worked, and what disappointments he had suffered, and yet how, with all his troubles, he had always put his best foot foremost—always encouraging her. She would not let Jack see her chagrin. This was part of Jack's life, just as similar disappointments had been part of her father's.

"Never mind, blessed. Well, we had lots of fun 'supposing,' didn't we, Jack. This one didn't come

true, but some of the others will and what difference does it make, anyway, as long as I have you," and she nestled her face in his neck. "And now tell me what sort of a place it is and where daddy and I are going to live, and all about it."

And then, to soften the disappointment the more and to keep a new bubble afloat, Jack launched out into a description of the country and how beautiful the view was from the edge of the hill overlooking the valley, with the big oaks crowning the top and the lichen-covered rocks and fallen timber blanketed with green moss, and the spring of water that gushed out of the ground and ran laughing down the hillside, and the sweep of mountains losing themselves in the blue haze of the distance, and then finally to the log-cabin he was going to build for his own especial use.

"And only two miles away," she cried in a joyous tone,—"and I can ride out every day! Oh, Jack!—just think of it!" And so, with the breath of this new enthusiasm filling their souls, a new bubble of hope and gladness was floated, and again the two fell to planning, and "supposing," the rose-glow once more lightening up the peaks.

For days nothing else was talked of. An onslaught was at once made on Garry's office, two doors below Mrs. Hicks, for photographs, plans of bungalows, shanties, White Mountain lean-tos, and the like, and as quickly tucked under Ruth's arm and carried off, with only the permission of the office boy,—Garry himself being absent owing to some matters connected with a

big warehouse company in which he was interested, the boy said, and which took him to New York on the early train and did not allow his return sometimes, until after midnight.

These plans were spread out under the lamp on the sitting-room table, the two studying the details, their heads together, MacFarlane sitting beside them reading or listening,—the light of the lamp falling on his earnest, thoughtful face,—Jack consulting him now and then as to the advisability of further extensions, the same being two rooms shingled inside and out, with an annex of bark and plank for Ruth's horse, and a kitchen and laundry and no end of comforts, big and little,—all to be occupied whenever their lucky day would come and the merry bells ring out the joyful tidings of their marriage.

Nor was this all this particularly radiant bubble contained. Not only was there to be a big open fireplace built of stone, and overhead rafters of birch, the bark left on and still glistening,—but there were to be palms, ferns, hanging baskets, chintz curtains, rugs, pots of flowers, Chinese lanterns, hammocks, easy chairs; and for all Jack knew, porcelain tubs, electric bells, steam heat and hot and cold water, so enthusiastic had Ruth become over the possibilities lurking in the 15×20 log-hut which Jack proposed to throw together as a shelter in his exile.

CHAPTER XXV

The news of MacFarlane's expected departure soon became known in the village. There were not many people to say good-by, the inhabitants having seen but little of the engineer and still less of his daughter, except as she flew past, in a mad gallop, on her brown mare, her hair sometimes down her back. The pastor of the new church came, however, to express his regrets, and to thank Mr. MacFarlane for his interest in the church building. He also took occasion to say many complimentary things about Garry, extolling him for the wonderful manner in which that brilliant young architect had kept within the sum set apart by the trustees for its construction, and for the skill with which the work was being done, adding that as a slight reward for such devotion the church trustees had made Mr. Minott treasurer of the building fund, believing that in this way all disputes could the better be avoided,—one of some importance having already arisen (here the reverend gentleman lowered his voice) in which Mr. McGowan, he was sorry to say, who was building the masonry, had attempted an overcharge which only Mr. Minott's watchful eye could have detected, adding, with a glance over his shoulder, that the collapse of the embankment had undermined the contractor's reputa-

tion quite as much as the freshet had his culvert, at which MacFarlane smiled but made no reply.

Corinne also came to express her regrets, bringing with her a scrap of an infant in a teetering baby carriage, the whole presided over by a nurse in a blue dress, white cap, and white apron, the ends reaching to her feet: not the Corinne, the Scribe is pained to say, who, in the old days would twist her head and stamp her little feet and have her way in everything. But a woman terribly shrunken, with deep lines in her face and under her eyes. Jack, man-like, did not notice the change, but Ruth did.

After the baby had been duly admired, Ruth tossing it in her arms until it crowed, Corinne being too tired for much enthusiasm, had sent it home, Ruth escorting it herself to the garden gate.

"I am sorry you are going," Corinne said in Ruth's absence. "I suppose we must stay on here until Garry finishes the new church. I haven't seen much of Ruth,—or of you, either, Jack. But I don't see much of anybody now,—not even of Garry. He never gets home until midnight, or even later, if the train is behind time, and it generally is."

"Then he must have lots of new work," cried Jack in a cheerful tone. "He told me the last time I saw him on the train that he expected some big warehouse job."

Corinne looked out of the window and fingered the handle of her parasol.

"I don't believe that is what keeps him in town, Jack," she said slowly. "I hoped you would come and

see him last Sunday. Did Garry give you my message? I heard you were at home to-day, and that is why I came."

"No, he never said a single word about it or I would have come, of course. What do you think, then, keeps him in town so late?" Something in her voice made Jack leave his own and take a seat beside her. "Tell me, Corinne. I'll do anything I can for Garry and you too. What is it?"

"I don't know, Jack,—I wish I did. He has changed lately. When I went to his room the other night he was walking the floor; he said he couldn't sleep, and the next morning when he didn't come down to breakfast I went up and found him in a half stupor. I had hard work to wake him. Don't tell Ruth,—I don't want anybody but you to know, but I wish you'd come and see him. I've nobody else to turn to,—won't you, Jack?"

"Come! of course I'll come, Corinne,—now,—this minute, if he's home, or to-night, or any time you say. Suppose I go back with you and wait. Garry's working too hard, that's it,—he was always that way, puts his whole soul into anything he gets interested in and never lets up until it's accomplished." He waited for some reply, but she was still toying with the handle of her parasol. Her mind had not been on his proffered help,—she had not heard him, in fact.

"And, Jack," she went on in the same heart-broken tone through which an unbidden sob seemed to struggle.

'Yes, I am listening, Corinne,—what is it?"

"I want you to forgive me for the way I have always treated you. I have——"

"Why, Corinne, what nonsense! Don't you bother your head about such——"

"Yes, but I do, and it is because I have never done anything but be ugly to you. When you lived with us I——"

"But we were children then, Corinne, and neither of us knew any better. I won't hear one word of such nonsense. Why, my dear girl—" he had taken her hand as she spoke and the pair rested on his knee—"do you think I am— No—you are too sensible a woman to think anything of the kind. But that is not it, Corinne—something worries you;" he asked suddenly with a quick glance at her face. "What is it? You shall have the best in me, and Ruth will help too."

Her fingers closed over his. The touch of the young fellow, so full of buoyant strength and hope and happiness, seemed to put new life into her.

"I don't know, Jack." Her voice fell to a whisper. "There may not be anything, yet I live under an awful terror. Don't ask me;—only tell me you will help me if I need you. I have nobody else—my stepfather almost turned me out of his office when I went to see him the other day,—my mother doesn't care. She has only been here half a dozen times, and that was when baby was born. Hush,—here comes Ruth,—she must not know."

"But she *must* know, Corinne. I never have any

secrets from Ruth, and don't you have any eithe Ruth couldn't be anything but kind to you and she never misunderstands, and she is so helpful. Here she is. Ruth, dear, we were just waiting for you. Corinne is nervous and depressed, and imagines all sorts of things, one of which is that we don't care for her; and I've just told her that we do?"

Ruth looked into Jack's eyes as if to get his meaning —she must always get her cue from him now—she was entirely unconscious of the cause of it all, or why Corinne should feel so, but if Jack thought Corinne was suffering and that she wanted comforting, all she had was at Corinne's and Jack's disposal. With a quick movement she leaned forward and laid her hand on Corinne's shoulder.

"Why, you dear Corinne,—Jack and I are not like that. What has gone wrong,—tell me," she urged.

For a brief instant Corinne made no answer. Once she tried to speak but the words died in her throat. Then, lifting up her hands appealingly, she faltered out:

"I only said that I—Oh, Ruth!—I am so wretched!" and sank back on the lounge in an agony of tears.

CHAPTER XXVI

At ten o'clock that same night Jack went to the station to meet Garry. He and Ruth had talked over the strange scene—unaccountable to both of them—and had determined that Jack should see Garry at once.

"I must help him, Ruth, no matter at what cost. Garry has been my friend for years; he has been taken up with his work, and so have I, and we have drifted apart a little, but I shall never forget him for his kindness to me when I first came to New York. I would never have known Uncle Peter but for Garry, or Aunt Felicia, or—you, my darling."

Jack waited under the shelter of the overhanging roof until the young architect stepped from the car and crossed the track. Garry walked with the sluggish movement of a tired man—hardly able to drag his feet after him.

"I thought I'd come down to meet you, Garry," Jack cried in his old buoyant tone. "It's pretty rough on you, old fellow, working so hard."

Garry raised his head and peered into the speaker's face.

"Why, Jack!" he exclaimed in a surprised tone; the voice did not sound like Garry's. "I didn't see you in

the train. Have you been in New York too?" He evidently understood nothing of Jack's explanation.

"No, I came down to meet you. Corinne was at Mr. MacFarlane's to-day, and said you were not well,—and so I thought I'd walk home with you."

"Oh, thank you, old man, but I'm all right. Corinne's nervous;—you mustn't mind her. I've been up against it for two or three weeks now,—lot of work of all kinds, and that's kept me a good deal from home. I don't wonder Cory's worried, but I can't help it—not yet."

They had reached an overhead light, and Jack caught a clearer view of the man. What he saw sent a shiver through him. A great change had come over his friend. His untidy dress,—always so neat and well kept; his haggard eyes and shambling, unsteady walk, so different from his springy, debonair manner, all showed that he had been and still was under some terrible mental strain. That he had not been drinking was evident from his utterance and gait. This last discovery when his condition was considered, disturbed him most of all, for he saw that Garry was going through some terrible crisis, either professional or financial.

As the two advanced toward the door of the station on their way to the street, the big, burly form of McGowan, the contractor, loomed up.

"I heard you wouldn't be up till late, Mr. Minott," he exclaimed gruffly, blocking Garry's exit to the street. "I couldn't find you at the Council or at your office, so I had to come here. We haven't had that last

payment on the church. The vouchers is all ready for your signature, so the head trustee says,—and the money's where you can git at it."

Garry braced his shoulders and his jaw tightened. One secret of the young architect's professional success lay in his command over his men. Although he was considerate, and sometimes familiar, he never permitted any disrespect.

"Why, yes, Mr. McGowan, that's so," he answered stiffly. "I've been in New York a good deal lately and I guess I've neglected things here. I'll try to come up in the morning, and if everything's all right I'll get a certificate and fill it up and you'll get a check in a few days."

"Yes, but you said that last week." There was a sound of defiance in McGowan's voice.

"If I did I had good reason for the delay," answered Garry with a flash of anger. "I'm not running my office to suit you."

"Nor for anybody else who wants his money and who's got to have it, and I want to tell you, Mr. Minott, right here, and I don't care who hears it, that I want mine or I'll know the reason why."

Garry wheeled fiercely and raised his hand as if to strike the speaker, then it dropped to his side.

"I don't blame you, Mr. McGowan," he said in a restrained, even voice. "I have no doubt that it's due you and you ought to have it, but I've been pretty hard pressed lately with some matters in New York; so much so that I've been obliged to take the early morn-

ing train,—and you can see yourself what time I get home. Just give me a day or two longer and I'll examine the work and straighten it out. And then again, I'm not very well."

The contractor glared into the speaker's face as if to continue the discussion, then his features relaxed. Something in the sound of Garry's voice, or perhaps some line of suffering in his face must have touched him.

"Well, of course, I ain't no hog," he exclaimed in a softer tone, which was meant as an apology, "and if you're sick that ends it, but I've got all them men to pay and——"

"Yes, I understand and I won't forget. Thank you, Mr. McGowan, and good-night. Come along, Jack,—Corinne's worrying, and will be till I get home."

The two kept silent as they walked up the hill. Garry, because he was too tired to discuss the cowardly attack; Jack, because what he had to say must be said when they were alone,—when he could get hold of Garry's hand and make him open his heart.

As they approached the small house and mounted the steps leading to the front porch, Corinne's face could be seen pressed against a pane in one of the dining-room windows. Garry touched Jack's arm and pointed ahead:

"Poor Cory!" he exclaimed with a deep sigh, "that's the way she is every night. Coming home is sometimes the worst part of it all, Jack."

The door flew open and Corinne sprang out: "Are you tired, dear?" she asked, peering into his face and

kissing him. Then turning to Jack· "Thank you, Jack!—It was so good of you to go. Ruth sent me word you had gone to meet him."

She led the way into the house, relieving Garry of his hat, and moving up an easy chair stood beside it until he had settled himself into its depths.

Again she bent over and kissed him: "How are things to-day, dear?—any better?" she inquired in a quavering voice.

"Some of them are better and some are worse, Cory; but there's nothing for you to worry about. That's what I've been telling Jack. How's baby? Anybody been here from the board?—Any letters?"

"Baby's all right," the words came slowly, as if all utterance gave her pain. "No, there are no letters. Mr. McGowan was here, but I told him you wouldn't be home till late."

"Yes, I saw him," replied Garry, dropping his voice suddenly to a monotone, an expression of pain followed by a shade of anxiety settling on his face: McGowan and his affairs were evidently unpleasant subjects. At this instant the cry of a child was heard. Garry roused himself and turned his head.

"Listen—that's baby crying! Better go to her, Cory."

Garry waited until his wife had left the room, then he rose from his chair, crossed to the sideboard, poured out three-quarters of a glass of raw whiskey and drank it without drawing a breath.

"That's the first to-day, Jack. I dare not touch it when I'm on a strain like this. Can't think clearly,

and I want my head,—all of it. There's a lot of sharks down in New York,—skin you alive if they could. I beg your pardon, old man,—have a drop?"

Jack waved his hand in denial, his eyes still on his friend: "Not now, Garry, thank you."

Garry dropped the stopper into the decanter, pushed back the empty tumbler and began pacing the floor, halting now and then to toe some pattern in the carpet, talking all the time to himself in broken sentences, like one thinking aloud. All Jack's heart went out to his friend as he watched him. He and Ruth were so happy. All their future was so full of hope and promise, and Garry—brilliant, successful Garry,—the envy of all his associates, so harassed and so wretched!

"Garry, sit down and listen to me," Jack said at last. "I am your oldest friend; no one you know thinks any more of you than I do, or will be more ready to help. Now, what troubles you?"

"I tell you, Jack, I'm not troubled!"—something of the old bravado rang in his voice,—"except as everybody is troubled when he's trying to straighten out something that won't straighten. I'm knocked out, that's all,—can't you see it?"

"Yes, I see it,—and that's not all I see. Is it your work here or in New York? I want to know, and I'm going to know, and I have a right to know, and you are not going to bed until you tell me,—nor will I. I can and will help you, and so will Mr. MacFarlane, and Uncle Peter, and everybody I ask. What's gone wrong?—Tell me!"

Garry continued to walk the floor. Then he wheeled suddenly and threw himself into his chair.

"Well, Jack," he answered with an indrawn sigh,—"if you must know, I'm on the wrong side of the market."

"Stocks?"

"Not exactly. The bottom's fallen out of the Warehouse Company."

Jack's heart gave a rebound. After all, it was only a question of money and this could be straightened out. He had begun to fear that it might be something worse; what, he dared not conjecture.

"And you have lost money?" Jack continued in a less eager tone.

"A whole lot of money."

"How much?"

"I don't know, but a lot. It went up three points to-day and so I am hanging on by my eyelids."

"Well, that's not the first time men have been in that position," Jack replied in a hopeful tone. "Is there anything more,—something you are keeping back?"

"Yes,—a good deal more. I'm afraid I'll have to let go. If I do I'm ruined."

Jack kept silent for a moment. Various ways of raising money to help his friend passed in review, none of which at the moment seemed feasible or possible.

"How much will make your account good?" he asked after a pause.

"About ten thousand dollars."

Jack leaned forward in his chair. "Ten thousand dollars!" he exclaimed in a startled tone. "Why, Garry—how in the name of common-sense did you get in as deep as that?"

"Because I was a damned fool!"

Again there was silence, during which Garry fumbled for a match, opened his case and lighted a cigarette. Then he said slowly, as he tossed the burnt end of the match from him:

"You said something, Jack, about some of your friends helping. Could Mr. MacFarlane?"

"No,—he hasn't got it,—not to spare. I was thinking of another kind of help when I spoke. I supposed you had got into debt, or something, and were depending on your commissions to pull you out, and that some new job was hanging fire and perhaps some of us could help as we did on the church."

"No," rejoined Garry, in a hopeless tone, "nothing will help but a certified check. Perhaps your Mr. Grayson might do something," he continued in the same voice.

"Uncle Peter! Why, Garry, he doesn't earn ten thousand dollars in three years."

Again there was silence.

"Well, would it be any use for you to ask Arthur Breen? He wouldn't give *me* a cent, and I wouldn't ask him. I don't believe in laying down on your wife's relations, but he might do it for you now that you're getting up in the world."

Jack bent his head in deep thought. The proposal

that his uncle had made him for the ore lands passed in review. At that time he could have turned over the property to Breen. But it was worthless now. He shook his head:

"I don't think so." Then he added quickly— "Have you been to Mr. Morris?"

"No, and won't. I'd die first!" this came in a sharp, determined voice, as if it had jumped hot from his heart.

"But he thinks the world of you; it was only a week ago that he told Mr. MacFarlane that you were the best man he ever had in his office."

"Yes,—that's why I won't go, Jack. I'll play my hand alone and take the consequences, but I won't beg of my friends; not a friend like Mr. Morris; any coward can do that. Mr. Morris believes in me,—I want him to continue to believe in me. That's worth twenty times ten thousand dollars." His eyes flashed for the first time. Again the old Garry shone out.

"When must you have this money?"

"By the end of the week,—before next Monday, anyhow."

"Then the situation is not hopeless?"

"No, not entirely. I have one card left;—I'll play it to-morrow, then I'll know."

"Is there a chance of its winning?"

"Yes and no. As for the 'yes,' I've always had my father's luck. Minotts don't go under and I don't believe I shall, we take risks and we win. That's what brought me to Corklesville, and you see what I have

made of myself. Just at present I've got my foot in a bear trap, but I'll pull out somehow. As for the 'no' part of it,—I ought to tell you that the warehouse stock has been knocked endways by another corporation which has a right of way that cuts ours and is going to steal our business. I think it's a put-up job to bear our stock so they can scoop it and consolidate; that's why I am holding on. I've flung in every dollar I can rake and scrape for margin and my stocking's about turned inside out. I got a tip last week that I thought would land us all on our feet, but it worked the other way." Something connected with the tip must have stirred him for his face clouded as he rose to his feet, exclaiming: "Have a drop, Jack?—that last one braced me up."

Again Jack shook his head, and again Garry settled himself back in his chair.

"I am powerless, Garry," said Jack. "If I had the money you should have it. I have nothing but my salary and I have drawn only a little of that lately, so as to help out in starting the new work. I thought I had something in an ore bank my father left me, but it is valueless, I find. I suppose I could put some life in it if I would work it along the lines Uncle Arthur wants me to, but I can't and won't do that. Somehow, Garry, this stock business follows me everywhere. It drove me out of Uncle Arthur's office and house, although I never regretted that,—and now it hits you. I couldn't do anything to help Charlie Gilbert then and I can't do anything to help you now, unless you can

think of some way. Is there any one that I can see except Uncle Arthur,—anybody I can talk to?"

Garry shook his head.

"I've done that, Jack. I've followed every lead, borrowed every dollar I could,—been turned down half a dozen times, but I kept on. Got it in the neck twice to-day from some fellows I thought would help push."

Jack started forward, a light breaking over his face.

"I have it, Garry! Suppose that I go to Mr. Morris. I can talk to him, maybe, in a way you would not like to."

Garry lifted his head and sat erect.

"No, by God!—you'll do nothing of the kind!" he cried, as he brought his fist down on the arm of his chair. "That man I love as I love nothing else in this world—wife—baby—nothing! I'll go under, but I'll never let him see me crawl. I'll be Garry Minott to him as long as I breathe. The same man he trusted,—the same man he loved,—for he does love me, and always did!" He hesitated and his voice broke, as if a sob clogged it. After a moment's struggle he went on: "I was a damned fool to leave him or I wouldn't be where I am. 'Garry,' he said to me that last day when he took me into his office and shut the door,—'Garry, stay on here a while longer; wait till next year. If it's more pay you want, fix it to suit yourself. I've got two boys coming along; they'll both be through the Beaux Arts in a year or so. I'm getting on and I'm getting tired. Stay on and go in with them.' And what did I do? Well, what's the use of talking?—you know it all."

Jack moved his chair and put his arm over his shoulder as a woman would have done. He had caught the break in his voice and knew how manfully he was struggling to keep up.

"Garry, old man."

"Yes, Jack."

"If Mr. Morris thought that way, then, why won't he help you now? What's ten thousand to him?"

"Nothing,—not a drop in the bucket! He'd begin drawing the check before I'd finished telling him what I wanted it for. I'm in a hole and don't know which way to turn, but when I think of what he's done for me I'll rot in hell before I'll take his money." Again his voice had the old ring.

"But, Garry," insisted Jack, "if I can see Morris in the morning and lay the whole matter before him——"

"You'll do nothing of the kind, do you hear!—keep still—somebody's coming downstairs. Not a word if it is Corinne. She is carrying now all she can stand up under."

He passed his hand across his face with a quick movement and brushed the tears from his cheeks.

"Remember, not a word. I haven't told her everything. I tried to, but I couldn't."

"Tell her now, Garry," cried Jack. "Now—tonight," his voice rising on the last word. "Before you close your eyes. You never needed her help as you do now."

"I can't—it would break her heart. Keep still!—that's her step."

Corinne entered the room slowly and walked to Garry's chair.

"Baby's asleep now," she said in a subdued voice, "and I'm going to take you to bed. You won't mind, Jack, will you? Come, dear," and she slipped her hand under his arm to lift him from his chair.

Garry rose from his seat.

"All right," he answered assuming his old cheerful tone, "I'll go. I *am* tired, I guess, Cory, and bed's the best place for me. Good-night, old man,—give my love to Ruth," and he followed his wife out of the room.

Jack waited until the two had turned to mount the stairs, caught a significant flash from Garry's dark eyes as a further reminder of his silence, and, opening the front door, closed it softly behind him.

Ruth was waiting for him. She had been walking the floor during the last half hour peering out now and then into the dark, with ears wide open for his step.

"I was so worried, my precious," she cried, drawing his cheek down to her lips. "You stayed so long. Is it very dreadful?"

Jack put his arm around her, led her into the sitting-room and shut the door. Then the two settled beside each other on the sofa.

"Pretty bad,—my darling—" Jack answered at last,—"very bad, really."

"Has he been drinking?"

"Worse,—he has been dabbling in Wall Street and may lose every cent he has."

Ruth leaned her head on her hand: "I was afraid it was something awful from the way Corinne spoke. Oh, poor dear,—I'm so sorry! Does she know now?"

"She knows he's in trouble, but she doesn't know how bad it is. I begged him to tell her, but he wouldn't promise. He's afraid of hurting her—afraid to trust her, I think, with his sufferings. He's making an awful mistake, but I could not move him. He might listen to you if you tried."

"But he must tell her, Jack," Ruth cried in an indignant tone. "It is not fair to her; it is not fair to any woman,—and it is not kind. Corinne is not a child any longer;—she's a grown woman, and a mother. How can she help him unless she knows? Jack, dear, look into my eyes;" her face was raised to his;— "Promise me, my darling, that no matter what happens to you, you'll tell me first."

And Jack promised.

CHAPTER XXVII

When Jack awoke the next morning his mind was still intent on helping Garry out of his difficulties. Where the money was to come from, and how far even ten thousand dollars would go in bridging over the crisis, even should he succeed in raising so large a sum, were the questions which caused him the most anxiety.

A letter from Peter, while it did not bring any positive relief, shed a ray of light on the situation:

> I have just had another talk with the director of our bank—the one I told you was interested in steel works in Western Maryland. He by no means agrees with either you or MacFarlane as to the value of the ore deposits in that section, and is going to make an investigation of your property and let me know. You may, in fact, hear from him direct as I gave him your address.
>
> Dear love to Ruth and your own good self.

This was indeed good news if anything came of it, but it wouldn't help Garry. Should he wait till Garry had played that last card he had spoken of, which he was so sure would win, or should he begin at once to try and raise the money?

This news at any other time would have set his hopes to fluttering. If Peter's director was made of money

and intent on throwing it away; and if a blast furnace or a steel plant, or whatever could turn worthless rock into pruning-hooks and ploughshares, should by some act of folly be built in the valley at the foot of the hill he owned, why something might come of it. But, then, so might skies fall and everybody have larks on toast for breakfast. Until then his concern was with Garry.

He realized that the young architect was too broken down physically and mentally to decide any question of real moment. His will power was gone and his nerves unstrung. The kindest thing therefore that any friend could do for him, would be to step in and conduct the fight without him. Garry's wishes to keep the situation from Corinne would be respected, but that did not mean that his own efforts should be relaxed. Yet where would he begin, and on whom? MacFarlane had just told him that Morris was away from home and would not be back for several days. Peter was out of the question so far as his own means—or lack of means—was concerned, and he could not, of course, ask him to go into debt for a man who had never been his friend, especially when neither he nor Garry had any security to offer.

He finally decided to talk the whole matter over with MacFarlane and act on his advice. The clear business head of his Chief cleared the situation as a north-west wind blows out a fog.

"Stay out of it, Jack," he exclaimed in a quick, positive voice that showed he had made up his mind

long before Jack had finished his recital. "Minott is a gambler, and so was his father before him. He has got to take his lean with his fat. If you pulled him out of this hole he would be in another in six months. It's in his blood, just as much as it is in your blood to love horses and the woods. Let him alone;—Corinne's stepfather is the man to help; that's his business, and that's where Minott wants to go. If there is anything of value in this Warehouse Company, Arthur Breen & Co. can carry the certificates for Minott until they go up and he can get out. If there is nothing, then the sooner Garry sells out and lets it go the better. Stay out, Jack. It's not in the line of your duty. It's hard on his wife and he is having a devil of a row to hoe, but it will be the best thing for him in the end."

Jack listened in respectful silence, as he always did, to MacFarlane's frank outburst, but it neither changed his mind nor cooled his ardor. Where his heart was concerned his judgment rarely worked. Then, loyalty to a friend in distress was the one thing his father had taught him. He did not agree with his Chief's view of the situation. If Garry was born a gambler, he had kept that fact concealed from him and from his wife. He recalled the conversation he had had with him some weeks before, when he was so enthusiastic over the money he was going to make in the new Warehouse deal. He had been selected as the architect for the new buildings, and it was quite natural that he should have become interested in the securities of the company. This threatened calamity was one that might

overtake any man. Get Garry out of this hole and he would stay out; let him sink, and his whole career would be ruined. And then there was a sentimental side to it even if Garry was a gambler—one that could not be ignored when he thought of Corinne and the child.

Late in the afternoon, his mind still unsettled, he poured out his anxieties to Ruth. She did not disappoint him. Her big heart swelled only with sympathy for the wife who was suffering. It made no difference to her that Corinne had never been even polite, never once during the sojourn of the Minotts in the village having manifested the slightest interest either in her own or Jack's affairs—not even when MacFarlane was injured, nor yet when the freshet might have ruined them all. Ruth's generous nature had no room in it for petty rancors or little hurts. Then, too, Jack was troubled for his friend. What was there for her to do but to follow the lamp he held up to guide her feet—the lamp which now shed its glad effulgence over both? So they talked on, discussing various ways and means, new ties born of a deeper understanding binding them the closer—these two, who, as they sometimes whispered to each other, were "enlisted for life," ready to meet it side by side, whatever the day developed.

Before they parted, she promised again to go and see Corinne and cheer her up. "She cannot be left alone, Jack, with this terrible thing hanging over her," she urged, "and you must meet Garry when he returns to-night. Then we can learn what he has done—perhaps he will have fixed everything himself." But

though Jack went to the station and waited until the arrival of the last train had dropped its passengers, there was no sign of Garry. Nor did Ruth find Corinne. She had gone to the city, so the nurse said, with Mr. Minott by the early train and would not be back until the next day. Until their return Jack and Ruth found their hands tied.

On the afternoon of the second day a boy called at the brick office where Jack was settling up the final accounts connected with the "fill" and the tunnel, preparatory to the move to Morfordsburg, and handed him a note. It was from Corinne.

"I am in great trouble. Please come to me at once," it read. "I am here at home."

Corinne was waiting for him in the hall. She took his hand without a word of welcome, and drew him into the small room where she had seen him two nights before. This time she shut and locked the door.

"Mr. McGowan has just been here," she moaned in a voice that showed how terrible was the strain. "He tried to force his way up into Garry's room but I held him back. He is coming again with some one of the church trustees. Garry had a bad turn in New York and we came home by the noon train, and I have made him lie down and sent for the doctor. McGowan must not see him; it will kill him if he does. Don't leave us, Jack!"

"But how dare he come here and try to force his——"

"He will dare. He cursed and went on dreadfully.

The door was shut, but Garry heard him. Oh, Jack! —what are we to do?"

"Don't worry, Corinne; I'll take care of Mr. McGowan. I myself heard Garry tell him that he would attend to his payments in a few days, and he went away satisfied."

"Yes, but McGowan says he has been to the bank and has also seen the Rector, and will stop at nothing."

Jack's fingers tightened and his lips came together.

"He will stop on that threshold," he said in a low, determined voice, "and never pass it—no matter what he wants. I will go up and tell Garry so."

"No, not yet—wait," she pleaded, in nervous twitching tones—with pauses between each sentence. "You must hear it all first. Garry had not told me all when you were here two nights ago; he did not tell me until after you left. Then I knelt down by his bed and put my arms around him and he told me everything—about the people he had seen—and—McGowan—everything." She ceased speaking and hid her eyes with the back of one hand as if to shut out some spectre, then she stumbled on. "We took the early train for New York, and I waited until my stepfather was in his office and went into his private room. It was Garry's last hope. He thought Mr. Breen would listen to me on account of mother. I told him of our dreadful situation; how Garry must have ten thousand dollars, and must have it in twenty-four hours, to save us all from ruin. Would you believe, Jack—that he laughed and said it was an old story; that Garry had no business to be speculating;

that he had told him a dozen times to keep out of the Street; that if Garry had any collaterals of any kind, he would loan him ten thousand dollars or any other sum, but that he had no good money to throw after bad. I did all I could; I almost went down on my knees to him; I begged for myself and my mother, but he only kept saying—'You go home, Corinne, and look after your baby—women don't understand these things.' Oh, Jack!—I could not believe that he was the same man who married my mother—and he isn't. Every year he has grown harder and harder; he is a thousand times worse than when you lived with him. Garry was waiting outside for me, and when I told him he turned as white as a sheet, and had to hold on to the iron railing for a moment. It was all I could do to get him home. If he sees Mr. McGowan now it will kill him; he can't pay him and he must tell him so, and it will all come out."

"But he will pay him, Corinne, when he gets well."

There came a pause. Then she said slowly as if each word was wrung from her heart:

"There is no money. Garry took the trust funds from the church."

"No money, Corinne! You don't mean—you can't—Oh! My God! Not Garry! No—not Garry!"

"Yes! I mean it. He expected to pay it back, but the people he is with in New York lied to him, and now it is all gone." There was no change in her voice.

She stood gazing into his face; not a tear in her eyes; no quiver of her lips. She had passed that

stage; she was like a victim led to the stake in whom nothing but dull endurance is left.

Jack backed into a chair and sat with bowed head, his cheeks in his hands. Had the earth opened under him he could not have been more astounded. Garry Minott a defaulter! Garry a thief! Everything seemed to whirl about him—only the woman remained quiet—still standing—her calm, impassive eyes fixed on his bowed head; her dry, withering, soulless words still vibrating in the hushed room.

"When did this happen, Corinne—this—this taking of Mr. McGowan's money?" The words came between his closed fingers, as if he, too, would shut out some horrible shape.

"Some two weeks ago."

"When did you know of it?"

"Night before last, after you left him. I knew he was in trouble, but I did not know it was as bad as this. If Mr. Breen had helped me everything would have been all right, for Garry sold out all the stock he had in the Warehouse Company, and this ten thousand dollars is all he owes." She shivered as she spoke, and her pale, tired eyes closed as if in pain. Nothing was said between them for a while, and neither of them stirred. During the silence the front door was heard to open, letting in the village doctor, who mounted the stairs, his footfalls reverberating in Garry's room overhead.

Jack raised his eyes at last and studied her closely. The frail body seemed more crumpled and forlorn in

the depths of the chair, where she had sunk, than when she had been standing before him. The blonde hair, always so glossy, was dry as hemp; the small, upturned nose, once so piquant and saucy, was thin and pinched —almost transparent; the washed-out, colorless eyes, which in her girlhood had flashed and sparkled so roguishly, were half hidden under swollen lids. The arms were flat, the hands like bird claws. The white heat of a furnace of agony had shrivelled her poor body, drying up all the juices of its youth

And yet with the scorching there had crept into the wan face, and into the tones of her tired, heart-broken voice something Jack had never found in her as a girl— something of tenderness, unselfishness—of self-sacrifice for another, and with it there flamed up in his own heart a determination to help—to wipe out everything— to sponge the record, to reëstablish the man who in a moment of agony had given way to an overpowering temptation and brought his wife to this condition. A lump rose in his throat, and a look of his old father shone out of his face—that look with which in the years gone by he had defied jury, district attorney, and public opinion for what he considered mercy. And mercy should be exercised now. Garry had never done one dishonest act before, and never, God helping, should he be judged for this.

He, John Breen, let Garry be called a common thief! Garry whose every stand in Corklesville had been for justice; Garry whom Morris loved, whose presence brought a cheery word of welcome from every

room he entered! Let him be proclaimed a defaulter, insulted by ruffians like McGowan, and treated like a felon—brilliant, lovable, forceful Garry! Never, if he had to go down on his knees to Holker Morris or any other man who could lend him a dollar.

Corinne must have seen the new look in his face, for her own eyes brightened as she asked:

"Have you thought of something that can help him?"

Jack did not answer. His mind was too intent on finding some thread which would unravel the tangle.

"Does anybody else know of this, Corinne?" he asked at last in a low-pitched voice.

"Nobody."

"Nobody must," he exclaimed firmly. Then he added gently—"Why did you tell me?"

"He asked me to. It would all have come out in the end, and he didn't want you to see McGowan and not know the truth. Keep still—some one is knocking," she whispered, her fingers pressed to her lips in her fright. "I know it is McGowan, Jack. Shall I see him, or will you?"

"I will—you stay here."

Jack lifted himself erect and braced back his shoulders. He intended to be polite to McGowan, but he also intended to be firm. He also intended to refuse him any information or promise of any kind until the regular monthly meeting of the Church Board which would occur on Monday. This would give him time to act, and perhaps to save the situation, desperate as it looked.

With this in his mind he turned the key and threw wide the door. It was the doctor who stood outside. He seemed to be laboring under some excitement.

"I heard you were here, Mr. Breen—come upstairs."

Jack obeyed mechanically. Garry had evidently heard of his being downstairs and had some instructions to give, or some further confession to make. He would save him now from that humiliation; he would get his arms around him, as Corinne had done, and tell him he was still his friend and what he yet intended to do to pull him through, and that nothing which he had done had wrecked his affection for him.

As these thoughts rushed over him his pace quickened, mounting the stairs two steps at a time so that he might save his friend even a moment of additional suffering. The doctor touched Jack on the shoulder, made a sign for him to moderate his steps, and the two moved to where his patient lay.

Garry was on the bed, outside the covering, when they entered. He was lying on his back, his head and neck flat on a pillow, one foot resting on the floor. He was in his trousers and shirt, his coat and waistcoat lay where he had thrown them.

"Garry," began Jack in a low voice—"I just ran in to say that——"

The sick man did not move.

Jack stopped, and turned his head to the doctor.

"Asleep?" he whispered.

"No;—drugged. That's why I wanted you to see him before I called his wife. Is he accustomed to this

sort of thing?" and he picked up a bottle from the table.

Jack took the phial in his hand; it was quite small, and had a glass stopper.

"What is it, doctor?"

"I don't know. Some preparation of chloral, I should think; smells and looks like it. I'll take it home and find out. If he's been taking this right along he may know how much he can stand, but if he's experimenting with it, he'll wake up some fine morning in the next world. What do you know about it?"

"Only what I have heard Mrs. Minott say," Jack whispered behind his hand. "He can't sleep without it, she told me. He's been under a terrible business strain lately and couldn't stand the pressure, I expect."

"Well, that's a little better," returned the doctor, moving the apparently lifeless arm aside and placing his ear close to the patient's breast. For a moment he listened intently, then he drew up a chair and sat down beside him, his fingers on Garry's pulse.

"You don't think he's in danger, do you, doctor?" asked Jack in an anxious tone.

"No—he'll pull through. His breathing is bad, but his heart is doing fairly well. But he's got to stop this sort of thing." Here the old doctor's voice rose as his indignation increased (nothing would wake Garry). "It's criminal—it's damnable! Every time one of you New York people get worried, or short of money or stocks, or what not, off you go to a two-cent drug shop and buy enough poison to kill a family. It's damnable,

Breen—and you must tell Minott so when he wakes up."

Jack made no protest against being included in the denunciation. He was too completely absorbed in the fate of the man who lay in a stupor.

"Is there anything can be done for him?" he asked.

"I can't tell yet. He may only have taken a small dose. I will watch him for a while. But if his pulse weakens we must shake him awake somehow. You needn't wait I'll call you if I want you, You've told me what I wanted to know."

Again Jack bent over Garry, his heart wrung with pity and dismay. He was still there when the door opened softly and a servant entered, tiptoed to where he stood, and whispered in his ear:

"Mrs. Minott says, sir, that Mr. McGowan and another man are downstairs."

The contractor was standing in the hall, his hat still on his head. The other man Jack recognized as Murphy, one of the church building trustees. That McGowan was in an ugly mood was evident from the expression on his face, his jaw setting tighter when he discovered that Jack and not Garry was coming down to meet him; Jack having been associated with MacFarlane, who had "robbed him of damages" to the "fill."

"I came to see Mr. Minott," McGowan blurted out before Jack's feet had touched the bottom step of the stairs. "I hear he's in—come home at dinner time."

Jack continued his advance without answering until

he had reached their side. Then with a "Good-evening, gentlemen," he said in a perfectly even voice:

"Mr. Minott is ill and can see no one. I have just left the doctor sitting beside his bed. If there is anything I can do for either of you I will do it with pleasure."

McGowan shoved his hat back on his forehead as if to give himself more air.

"That kind of guff won't go with me no longer," he snarled, his face growing redder every instant. "This ill business is played out. He promised me three nights ago he'd make out a certificate next day—you heard him say it—and I waited for him all the morning and he never showed up. And then he sneaks off to New York at daylight and stays away for two nights more, and then sneaks home again in the middle of the day when you don't expect him, and goes to bed and sends for the doctor. How many kinds of a damned fool does he take me for? That work's been finished three weeks yesterday; the money is all in the bank to pay for it just as soon as he signs the check, and he don't sign it, and ye can't get him to sign it. Ain't that so, Jim Murphy?"

Murphy nodded, and McGowan blazed on: "If you want to know what I think about it—there's something crooked about the whole business, and it gets crookeder all the time. He's drunk, if he's anything—boiling drunk and——"

Jack laid the full weight of his hand on the speaker's shoulder:

"Stop short off where you are, Mr. McGowan."

The voice came as if through tightly clenched teeth. "If you have any business that I can attend to I am here to do it, but you can't remain here and abuse Mr. Minott. My purpose in coming downstairs was to help you if I could, but you must act like a man, not like a ruffian."

Murphy stepped quickly between the two men:

"Go easy, Mac," he cried in a conciliatory tone. "If the doctor's with him ye can't see him. Hear what Mr. Breen has to say; ye got to wait anyhow. Of course, Mr. Breen, Mr. McGowan is het up because the men is gettin' ugly, and he ain't got money enough for his next pay-roll, and the last one ain't all paid yit."

McGowan again shifted his hat—this time he canted it on one side. His companion's warning had had its effect, for his voice was now pitched in a lower key.

"There ain't no use talking pay-roll to Mr. Breen, Jim," he growled. "He knows what it is; he gits up agin' it once in a while himself. If he'll tell me just when I'm going to get my money I'll wait like any decent man would wait, but I want to know, and I want to know now."

At that instant the door of the sitting-room opened, and Corinne, shrinking as one in mortal fright, glided out and made a hurried escape upstairs. Murphy sagged back against the wall and waited respectfully for her to disappear. McGowan did not alter his position nor did he remove his hat, though he waited until she had reached the landing before speaking again

"And now, what are you going to do, Mr. Breen?" he demanded in threatening tones.

"Nothing," said Jack in his same even voice, his eyes never moving from the contractor's. "Nothing, until you get into a different frame of mind." Then he turned to Murphy: "When Mr. McGowan removes his hat, Mr. Murphy, and shows some sign of being a gentleman I will take you both into the next room and talk this matter over."

McGowan flushed scarlet and jerked his hat from his head.

"Well she come on me sudden like and I didn't see her till she'd got by. Of course, if you've got anything to say, I'm here to listen. Where'll we go?"

Jack turned and led the way into the sitting-room, where he motioned them both to seats.

"And now what is the exact amount of your voucher?" he asked, when he had drawn up a chair and sat facing them.

McGowan fumbled in his inside pocket and drew forth a slip of paper.

"A little short of ten thousand dollars," he answered in a business-like tone of voice. "There's the figures," and he handed the slip to Jack.

"When is this payment to be made?" continued Jack, glancing at the slip.

"Why, when the money is due, of course," he cried in a louder key. "Here's the contract—see—read it; then you'll know."

Jack ran his eye over the document until it fell on

the payment clause. This he read twice, weighing each word.

"It says at the monthly meeting of the Board of Trustees, does it not?" he answered, smothering all trace of the relief the words brought him.

McGowan changed color. "Well, yes—but that ain't the way the payments has always been made," he stammered out.

"And if I am right, the meeting takes place on Monday next?" continued Jack in a decided tone, not noticing the interruption.

"Yes, I suppose so."

"Well, then, Monday night, Mr. McGowan, either Mr. Minott or I will be on hand. You must excuse me now. Mrs. Minott wants me, I think," and he handed McGowan the contract and walked toward the door, where he stood listening. Something was happening upstairs.

McGowan and his friend looked at each other in silence. The commotion overhead only added to their discomfiture.

"Well, what do you think, Jim?" McGowan said at last in a subdued, baffled voice.

"Well, there ain't no use thinkin', Mac. If it's writ that way, it's writ that way; that's all there is to it—" and the two joined Jack who had stepped into the hall, his eyes up the stairway as if he was listening intensely.

"Then you say, Mr. Breen, that Mr. Minott will meet us at the Board meeting on Monday?"

Jack was about to reply when he caught sight of the doctor, his hand sliding rapidly down the stair-rail as he approached.

McGowan, fearing to be interrupted, repeated his question in a louder voice:

"Then you say I'll see Mr. Minott on Monday?"

The doctor crossed to Jack's side. He was breathing heavily, his lips quivering; he looked like a man who had received some sudden shock.

"Go up to Mrs. Minott," he gasped. "It's all over, Breen. He's dying. He took the whole bottle."

At this instant an agonizing shriek cut the air. It was the voice of Corinne.

CHAPTER XXVIII

No one suspected that the young architect had killed himself. Garry was known to have suffered from insomnia, and was supposed to have taken an overdose of chloral. The doctor so decided, and the doctor's word was law in such matters, and so there was no coroner's inquest. Then again, it was also known that he was doing a prosperous business with several buildings still in course of construction, and that his wife's stepfather was a prominent banker.

McGowan and his friends were stupefied. One hope was left, and that was Jack's promise that either he or Garry would be at the trustees' meeting on Monday night.

Jack had not forgotten. Indeed nothing else filled his mind. There were still three days in which to work. The shock of his friend's death, tremendous as it was, had only roused him to a greater need of action. The funeral was to take place on Sunday, but he had Saturday and Monday left. What he intended to do for Garry and his career he must now do for Garry's family and Garry's reputation. The obligation had really increased, because Garry could no longer fight his battles himself; nor was there a moment to lose.

The slightest spark of suspicion would kindle a flame of inquiry, and the roar of an investigation would follow. McGowan had already voiced his own distrust of Garry's methods. No matter what the cost, this money must be found before Monday night.

The secret of both the suicide and the defalcation was carefully guarded from MacFarlane, who, with his daughter, went at once to Minott's house, proffering his services to the stricken widow, but nothing was withheld from Ruth. The serious financial obligations which Jack was about to undertake would inevitably affect their two lives; greater, therefore, than the loyalty he owed to the memory of his dead friend, was the loyalty which he owed to the woman who was to be his wife, and from whom he had promised to hide no secrets. Though he felt sure what her answer would be, his heart gave a great bound of relief when she answered impulsively, without a thought for herself or their future:

"You are right, dearest. These things make me love you more. You are so splendid, Jack. And you never disappoint me. It is Garry's poor little boy who must be protected. Everybody would pity the wife, but nobody would pity the child. He will always be pointed at when he grows up. Dear little tot! He lay in my arms so sweet and fresh this morning, and put his baby hands upon my cheek, and looked so appealingly into my face. Oh, Jack, we *must* help him. He has done nothing."

They were sitting together as she spoke, her head on

his shoulder, her fingers held tight in his strong, brown hand. She could get closer to him in this position, she always told him: these hands and cheeks were the poles of a battery between which flowed and flashed the vitality of two sound bodies, and through which quivered the ecstasy of two souls.

Suddenly the thought of Garry and what he had been, in the days of his brilliancy, and of what he had done to crush the lives about him came to her. Could she not find some excuse for him, something which she might use as her own silent defence of him in the years that were to come?

"Do you think Garry was out of his mind, Jack? He's been so depressed lately?" she asked, all her sympathy in her voice.

"No, my blessed, I don't think so. Everybody is more or less insane who succumbs to a crisis. Garry believed absolutely in himself and his luck, and when the cards went against him he collapsed. And yet he was no more a criminal at heart than I am. But that is all over now. He has his punishment, poor boy, and it is awful when you think of it. How he could bring himself to prove false to his trust is the worst thing about it. This is a queer world, my darling, in which we live. I never knew much about it until lately. It is not so at home, or was not when I was a boy—but here you can take away a man's character, rob him of his home, corrupt his children. You can break your wife's heart, be cruel, revengeful; you can lie and be tricky, and no law can touch you—in fact, you are still

a respectable citizen. But if you take a dollar-bill out of another man's cash drawer, you are sent to jail and branded as a thief. And it is right—looked at from one standpoint—the protection of society. It is the absence of all mercy in the enforcement of the law that angers me."

Ruth moved her head and nestled the closer. How had she lived all the years of her life, she thought to herself, without this shoulder to lean on and this hand to guide her? She made no answer. She had never thought about these things in that way before, but she would now. It was so restful and so blissful just to have him lead her, he who was so strong and self-reliant, and whose vision was so clear, and who never dwelt upon the little issues. And it was such a relief to reach up her arms and kiss him and say, "Yes, blessed," and to feel herself safe in his hands. She had never been able to do that with her father. He had always leaned on her when schemes of economies were to be thought out, or details of their daily lives planned. All this was changed now. She had found Jack's heart wide open and had slipped inside, his strong will henceforth to be hers.

Still cuddling close, her head on his shoulder, her heart going out to him as she thought of the next morning and the task before him, she talked of their coming move to the mountains, and of the log-cabin for which Jack had already given orders; of the approaching autumn and winter and what they would make of it, and of dear daddy's plans and profits, and

of how long they must wait before a larger log-cabin—one big enough for two—would be theirs for life—any and every topic which she thought would divert his mind—but Garry's ghost would not down.

"And what are you going to do first, my darling?" she asked at last, finding that Jack answered only in monosyllables or remained silent altogether.

"I am going to see Uncle Arthur in the morning," he answered quickly, uncovering his brooding thoughts. "It won't do any good, perhaps, but I will try it. I have never asked him for a cent for myself, and I won't now. He may help Corinne this time, now that Garry is dead. There must be some outside money due Garry that he has not been able to collect—commissions on unfinished work. This can be turned in when it is due. Then I am going to Uncle Peter, and after that to some of the people we trade with."

Breen was standing by the ticker when Jack entered. It was a busy day in the Street and values were going up by leaps and bounds. The broker was not in a good humor; many of his customers were short of the market.

He followed Jack into his private office and faced him.

"Funeral's at one o'clock Sunday, I see," he said in a sharp voice, as if he resented the incident. "Your aunt and I will be out on the noon train. She got back this morning, pretty well bunged up. Killed himself, didn't he?"

"That is not the doctor's opinion, sir, and he was with him when he died."

"Well, it looks that way to me. He's busted—and all balled up in the Street. If you know anybody who will take the lease off Corinne's hands, let me know. She and the baby are coming to live with us."

Jack replied that he would make it his business to do so, with pleasure, and after giving his uncle the details of Garry's death he finally arrived at the tangled condition of his affairs.

Breen promptly interrupted him.

"Yes, so Corinne told me. She was in here one day last week and wanted to borrow ten thousand dollars. I told her it didn't grow on trees Suppose I had given it to her? Where would it be now. Might as well have thrown it in the waste-basket. So I shut down on the whole business—had to."

Jack waited until his uncle had relieved his mind. The state of the market had something to do with his merciless point of view; increasing irritability, due to loss of sleep, and his habits had more. The outburst over, Jack said in a calm direct voice, watching the effect of the words as a gunner watches a shell from his gun:

"Will you lend it to me, sir?"

Arthur was pacing his private office, casting about in his mind how to terminate the interview, when Jack's shot overhauled him. Garry's sudden death had already led him to waste a few more minutes of his time than he was accustomed to on a morning like this, unless there was business in it.

He turned sharply, looked at Jack for an instant, and dropped into the revolving chair fronting his desk.

Then he said in a tone of undisguised surprise:

"Lend you ten thousand dollars! What for?"

"To clear up some matters of Garry's at Corklesville. The Warehouse matter has been closed out, so Corinne tells me."

"Oh, that's it, is it? I thought you wanted it for yourself. Who signs for it?"

"I do."

"On what collateral?"

"My word."

Breen leaned back in his chair. The unsophisticated innocence of this boy from the country would be amusing if it were not so stupid.

"What are you earning, Jack?" he said at last, with a half-derisive, half-humorous expression on his face.

"A thousand dollars a year." Jack had never taken his eyes from his uncle's face, nor had he moved a muscle of his body.

"And it would take you ten years to pay it if you dumped it all in?"

"Yes."

"Got anything else to offer?" This came in a less supercilious tone. The calm, direct manner of the young man had begun to have its effect.

"Nothing but my ore property."

"That's good for nothing. I made a mistake when I wanted you to put it in here. Glad you didn't take me up."

"So am I. My own investigation showed the same thing."

"And the ore's of poor quality," continued Breen in a decided tone.

"Very poor quality, what I saw of it," rejoined Jack.

"Well, we will check that off. MacFarlane got anything he could turn in?"

"No—and I wouldn't ask him."

"And you mean to tell me, Jack, that you are going broke yourself to help a dead man pay his debts?"

"If you choose to put it that way."

"Put it that way? Why, what other way is there to put it? You'll excuse me, Jack—but you always were a fool when your damned idiotic notions of what is right and wrong got into your head—and you'll never get over it. You might have had an interest in my business by this time, and be able to write your check in four figures; and yet here you are cooped up in a Jersey village, living at a roadside tavern, and getting a thousand dollars a year. That's what your father did before you; went round paying everybody's debts; never could teach him anything; died poor, just as I told him he would."

Jack had to hold on to his chair to keep his mouth closed. His father's memory was dangerous ground for any man to tread on—even his father's brother; but the stake for which he was playing was too great to be risked by his own anger.

"No, Jack," Breen continued, gathering up a mass of letters and jamming them into a pigeon-hole in front

of him, as if the whole matter was set forth in their pages and he was through with it forever. "No—I guess I'll pass on that ten thousand-dollar loan. I am sorry, but A. B. & Co, haven't any shekels for that kind of tommy-rot. As to your helping Minott, what I've got to say to you is just this: let the other fellow walk—the fellow Garry owes money to—but don't you butt in. They'll only laugh at you. Now you will have to excuse me—the market's kiting, and I've got to watch it. Give my love to Ruth. Your aunt and I will be out on the noon train for the funeral. Good-by."

It was what he had expected. He would, perhaps, have stood a better chance if he had read him Peter's encouraging letter of the director's opinion of his Cumberland property, and he might also have brought him up standing (and gone away with the check in his pocket) if he had told him that the money was to save his own wife's daughter and grandchild from disgrace —but that secret was not his. Only as a last, desperate resource would he lay that fact bare to a man like Arthur Breen, and perhaps not even then. John Breen's word was, or ought to be, sacred enough on which to borrow ten thousand dollars or any other sum. That meant a mortgage on his life until every cent was paid.

Do not smile, dear reader. He is only learning his first lesson in modern finance. All young men "raised" as Jack had been—and the Scribe is one of them—would have been of the same mind at his age.

In a great city, when your tea-kettle starts to leaking, you never borrow a whole one from your neighbor; you send to the shop at the corner and buy another. In the country—Jack's country, I mean—miles from a store, you borrow your neighbor's, who promptly borrows your saucepan in return. And it was so in larger matters: the old Chippendale desk with its secret drawer was often the bank—the only one, perhaps, in a week's journey. It is astonishing in these days to think how many dingy, tattered or torn bank-notes were fished out of these same receptacles and handed over to a neighbor with the customary—"With the greatest pleasure, my dear sir. When you can sell your corn or hogs, or that mortgage is paid off, you can return it." A man who was able to lend, and who still refused to lend, to a friend in his adversity, was a pariah. He had committed the unpardonable sin. And the last drop of the best Madeira went the same way and with equal graciousness!

Peter, at Jack's knock, opened the door himself. Isaac Cohen had just come in to show him a new book, and Peter supposed some one from the shop below had sent upstairs for him.

"Oh! it's you, my boy!" Peter cried in his hearty way, his arms around Jack's shoulders as he drew him inside the room. Then something in the boy's face checked him, bringing to mind the tragedy. "Yes, I read it all in the papers," he exclaimed in a sympathetic voice. "Terrible, isn't it! Poor Minott. How are

his wife and the poor little baby—and dear Ruth. The funeral is to-morrow I see by the papers. Yes, of course I'm going." As he spoke he turned his head and scanned Jack closely.

"Are you ill, my boy?" he asked in an anxious tone, leading him to a seat on the sofa. "You look terribly worn."

"We all have our troubles, Uncle Peter," Jack replied with a glance at Cohen, who had risen from his chair to shake his hand.

"Yes—but not you. Out with it! Isaac doesn't count. Anything you can tell me you can tell him. What's the matter?—is it Ruth?"

Jack's face cleared. "No, she is lovely, and sent you her dearest love."

"Then it's your work up in the valley?"

"No—we begin in a month. Everything's ready—or will be."

"Oh! I see, it's the loss of Minott. Oh, yes, I understand it all now. Forgive me, Jack. I did not remember how intimate you and he were once. Yes, it is a dreadful thing to lose a friend. Poor boy!"

"No—it's not that altogether, Uncle Peter."

He could not tell him. The dear old gentleman was ignorant of everything regarding Garry and his affairs, except that he was a brilliant young architect, with a dashing way about him, of whom Morris was proud. This image he could not and would not destroy. And yet something must be done to switch Peter from the main subject—at least until Cohen should leave.

"The fact is I have just had an interview with Uncle Arthur, and he has rather hurt my feelings," Jack continued in explanation, a forced smile on his face. "I wanted to borrow a little money. All I had to offer as security was my word."

Peter immediately became interested. Nothing delighted him so much as to talk over Jack's affairs. Was he not a silent partner in the concern?

"You wanted it, of course, to help out on the new work," he rejoined. "Yes, it always takes money in the beginning. And what did the old fox say?"

Jack smiled meaningly. "He said that what I called 'my word' wasn't a collateral. Wanted something better. So I've got to hunt for it somewhere else."

"And he wouldn't give it to you?" cried Peter indignantly. "No, of course not! A man's word doesn't count with these pickers and stealers. Half—three-quarters—of the business of the globe is done on a man's word. He writes it on the bottom or on the back of a slip of paper small enough to light a cigar with—but it's only his word that counts. In these mouse-traps, however, these cracks in the wall, they want something they can get rid of the moment somebody else says it is not worth what they loaned on it; or they want a bond with the Government behind it Oh, I know them!"

Cohen laughed—a dry laugh—in compliment to Peter's way of putting it—but there was no ring of humor in it. He had been reading Jack's mind. There was something behind the forced smile that

Peter had missed—something deeper than the lines of anxiety and the haunted look in the eyes. This was a different lad from the one with whom he had spent so pleasant an evening some weeks before. What had caused the change?

"Don't you abuse them, Mr. Grayson—these pawnbrokers," he said in his slow, measured way. "If every man was a Turk we could take his word, but when they are Jews and Christians and such other unreliable people, of course they want something for their ducats. It's the same old pound of flesh. Very respectable firm this, Mr. Arthur Breen & Co.—*very* respectable people. I used to press off the elder gentleman's coat—he had only two—one of them I made myself when he first came to New York—but he has forgotten all about it now," and the little tailor purred softly.

"If you had pressed out his morals, Isaac, it would have helped some."

"They didn't need it. He was a very quiet young man and very polite; not so fat, or so red or so rich, as he is now. I saw him the other day in our bank. You see," and he winked slyly at Jack, "these grand people must borrow sometimes, like the rest of us; but he never remembers me any more." Isaac paused for a moment as if the reminiscence had recalled some amusing incident. When he continued his face had a broad smile—"and I must say, too, that he always paid his bills. Once, when he was afraid he could not pay, he wanted to bring the coat back, but I wouldn't let him. Oh, yes,

a very nice young man, Mr. Arthur Breen," and the tailor's plump body shook with suppressed laughter.

"You know, of course, that he is this young man's uncle," said Peter, laying his hand affectionately on Jack's shoulder.

"Oh, yes, I know about it. I saw the likeness that first day you came in," he continued, nodding to Jack. "It was one of the times when your sister, the magnificent Miss Grayson was here, Mr. Grayson." Isaac always called her so, a merry twinkle in his eye when he said it, but with a face and voice showing nothing but the deepest respect; at which Peter would laugh a gentle laugh in apology for his sister's peculiarities, a dislike of little tailors being one of them—this little tailor especially.

"And now, Mr. Breen, I hope you will have better luck," Isaac said, rising from his chair and holding out his hand.

"But you are not going, Isaac," protested Peter.

"Yes, this young gentleman, I see, is in a good deal of trouble and I cannot help him much, so I will go away," and with a wave of his pudgy hand he shut the door behind him and trotted downstairs to his shop.

Jack waited until the sound of his retreating footsteps assured the Jew's permanent departure, then he turned to Peter.

"I did not want to say too much before Mr. Cohen, but Uncle Arthur's refusal has upset me completely. I could not have believed it of him. You must help me somehow, Uncle Peter. I don't mean with your own

money; you have not got it to spare—but so I can get it somewhere. I must have it, and I can't rest until I do get it."

"Why, my dear boy! Is it so bad as that? I thought you were joking."

"I tried to joke about it while Mr. Cohen was here, but he saw through it, I know, from the way he spoke; but this really is a very serious matter; more serious than anything that ever happened to me."

Peter walked to the sofa and sat down. Jack's manner and the tone of his voice showed that a grave calamity had overtaken the boy. He sat looking into Jack's eyes.

"Go on," he said, his heart in his mouth.

"I must have ten thousand dollars. How and where can I borrow it?"

Peter started. "Ten thousand dollars!" he repeated in undisguised surprise. "Whew! Why, Jack, that's a very large sum of money for you to want. Why, my dear boy, this is—well—well!"

"It is not for me, Uncle Peter—or I would not come to you for it."

"For whom is it, then?" Peter asked, in a tone that showed how great was his relief now that Jack was not involved.

"Don't ask me, please."

Peter was about to speak, but he checked himself. He saw it all now. The money was for MacFarlane, and the boy did not like to say so. He had heard something of Henry's financial difficulties caused by

the damage to the "fill." He thought that this had been made good; he saw now that he was misinformed.

"When do you want it, Jack?" he resumed. He was willing to help, no matter who it was for.

"Before Monday night."

Peter drew out his watch as if to find some relief from its dial, and slipped it into his pocket again. It was not yet three o'clock and his bank was still open, but it did not contain ten thousand dollars or any other sum that he could draw upon. Besides, neither Jack, nor MacFarlane, nor anybody connected with Jack, had an account at the Exeter. The discounting of their notes was, therefore, out of the question.

"To-day is a short business day, Jack, being Saturday," he said with a sigh. "If I had known of this before I might have—and yet to tell you the simple truth, my boy, I don't know a human being in the world who would lend me that much money, or whom I could ask for it."

"I thought maybe Mr. Morris might, if you went to him, but I understand he is out of town," returned Jack.

"Yes," answered Peter in a perplexed tone—"yes—Holker has gone to Chicago and won't be back for a week." He, too, had thought of Morris and the instantaneous way in which he would have reached for his check-book.

"And you must have it by Monday night?" Peter continued, his thoughts bringing into review one after the other all the moneyed men he knew. "Well—well

—that *is* a very short notice. It means Monday to hunt in, really—to-morrow being Sunday."

He leaned back and sat in deep thought, Jack watching every expression that crossed his face. Perhaps Ruth was mixed up in it in some way. Perhaps their marriage depended upon it—not directly, but indirectly—making a long postponement inevitable. Perhaps MacFarlane had some old score to settle. This contracting was precarious business. Once before he had known Henry to be in just such straits. Again he consulted his watch.

Then a new and cheering thought struck him. He rose quickly from his seat on the sofa and crossed the room to get his hat.

"It is a forlorn hope, Jack, but I'll try it. Come back here in an hour—or stay here and wait."

"No, I'll keep moving," replied Jack. "I have thought of some supply men who know me; our account is considerable; they would lend it to Mr. MacFarlane, but that's not the way I want it. I'll see them and get back as soon as I can—perhaps in a couple of hours."

"Then make it eight o'clock, so as to be sure. I have thought of something else. Ten thousand dollars," he kept muttering to himself—"ten thousand dollars"—as he put on his hat and moved to the door. There he stopped and faced about—his bushy brows tightening as a new difficulty confronted him. "Well, but for how long?" That part of the transaction Jack had forgotten to mention.

"I can't tell; maybe a year—maybe more."

Peter advanced a step as if to return to the room and give up the whole business.

"But Jack, my boy, don't you see how impossible a loan of that kind is?"

Jack stood irresolute. In his mad desire to save Garry he had not considered that phase of the matter.

"Yes—but I've *got to have it*," he cried in a positive tone. "You would feel just as I do, if you knew the circumstances."

Peter turned without a word and opened the door leading into the hall. "Be back here at eight," was all he said as he shut the door behind him and clattered down the uncarpeted stairs.

Shortly before the appointed hour Jack again mounted the three flights of steps to Peter's rooms. He had had a queer experience—queer for him. The senior member of one supply firm had looked at him sharply, and had then said with a contemptuous smile, "Well, we are looking for ten thousand dollars ourselves, and will pay a commission to get it." Another had replied that they were short, or would be glad to oblige him, and as soon as Jack left the office had called to their bookkeeper to "send MacFarlane his account, and say we have some heavy payments to meet, and will he oblige us with a check"—adding to his partner—"Something rotten in Denmark, or that young fellow wouldn't be looking around for a wad as big as that." A third merchant heard him out,

and with some feeling in his voice said: "I'm sorry for you, Breen"—Jack's need of money was excuse enough for the familiarity—"for Mr. MacFarlane thinks everything of you, he's told me so a dozen times—and there isn't any finer man living than Henry MacFarlane. But, just as your friend, let me tell you to stay out of the Street; it's no place for a young man like you. No—I don't mean any offence. If I didn't believe in you myself, I wouldn't say it. Take my advice and stay out."

And so footsore and heartsore, his face haggard from hunger, for he had eaten nothing since breakfast, his purpose misunderstood, his own character assailed, his pride humiliated, and with courage almost gone, he strode into Peter's room and threw himself into a chair.

Peter heard his step and entered from his bedroom, where he had finished dressing for dinner. The old fellow seemed greatly troubled. One glance at Jack's face told the story of the afternoon.

"You have done nothing, Jack?" he asked in a despondent tone.

"No—have you?"

"Nothing. Portman has gone to his place on Long Island, the others were out. Whom did you see?"

"Some people we do business with; some of them laughed at me; some gave me advice; none of them had any money."

"I expected it. I don't think you are quite aware of what you ask, my dear boy."

"Perhaps I am not, but I am beginning to see. It is a new experience for me. If my father had wanted the money for the same purpose for which I want this, he would not have had to drive a mile from his house before he would have had it."

"Your father lived in a different atmosphere, my boy; in another age, really. In his environment money meant the education of children, the comfort of women, and the hospitalities that make up social life."

"Well, is not that true now, among decent people?" protested Jack, his mind going back to some homes he remembered.

"No—not generally—not here in New York. Money here means the right to exist on the planet; we fight for it as we do for our lives. Your own need of this ten thousand dollars proves it. The men I tried to find this afternoon have more than they need or ever will need; that's why I called on them. If I lost it, it wouldn't matter to them, but I would never hear the last of it all the same," and a shudder ran through him.

Peter did not tell Jack that had Portman been at home and, out of friendship for him, had agreed to his request, he would have required the old fellow's name on a demand note for the amount of the loan; and that he would willingly have signed it, to relieve the boy's mind and ward off the calamity that threatened those he loved and those who loved him—not one cent of which, the Scribe adds in all positiveness, would the boy have taken had he known that the dear fellow had in any way pledged himself for its return.

For some minutes Jack sat stretched out in his chair, his body aslant; Peter still beside him. All the events of the day and night passed in review before him; Garry's face and heavy breathing; McGowan's visit and defiance; Corinne's agonized shriek—even the remembrance made him creep—then Ruth's voice and her pleading look: "The poor little boy, Jack. He has done no wrong—all his life he must be pointed at."

He dragged himself to his feet.

"I will go back to Ruth now, Uncle Peter. Thank you for trying. I know it is a wild goose chase, but I must keep moving. You will be out to-morrow; we bury poor Garry at one o'clock. I still have all day Monday. Good-night."

"Come out and dine with me, my boy—we will go to——"

"No, Ruth is worrying. I will get something to eat when I get home. Good-night!"

CHAPTER XXIX

Jack descended Peter's stairs one step at a time. Each seemed to plunge him the deeper into some pit of despair. Before he reached the bottom he began to realize the futility of his efforts. He began to realize, too, that both he and Ruth had been swept off their feet by their emotions. MacFarlane, the elder Breen, and now Peter, had all either openly condemned his course or had given it scant encouragement. There was nothing to do now but go home and tell Ruth. Then, after the funeral was over, he would have another talk with MacFarlane.

He had reached the cool air of the street, and stood hesitating whether to cross the Square on his way to the ferry, or to turn down the avenue, when the door of Isaac Cohen's shop opened, and the little tailor put out his head.

"I have been waiting for you," he said in a measured voice. "Come inside."

Jack was about to tell him that he must catch a train, when something in the tailor's manner and the earnestness with which he spoke, made the young fellow alter his mind and follow him.

The little man led the way through the now darkened

and empty shop, lighted by one gas jet—past the long cutting counter flanked by shelves bearing rolls of cloth and paper patterns, around the octagon stove where the irons were still warm, and through the small door which led into his private room. There he turned up a reading lamp, its light softened by a green shade, and motioning Jack to a seat, said abruptly, but politely—more as a request than a demand:

"I have a question to ask you, and you will please tell me the truth. How much money do you want, and what do you want it for?"

Jack bit his lip. He wanted money, and he wanted it badly, but the tailor had no right to pry into his private affairs—certainly not in this way.

"Well, that was something I was talking to Uncle Peter about," he rejoined stiffly. "I suppose you must have overheard."

"Yes, I did. Go on—how much money do you want, and what do you want it for?"

"But, Mr. Cohen, I don't think I ought to bother you with my troubles. They wouldn't interest you."

"Now, my dear young man, you will please not misunderstand me. You are very intelligent, and you are very honest, and you always say what is in your heart; I have heard you do it many times. Now say it to me."

There was no mistaking the tailor's earnestness. It evidently was not mere curiosity which prompted him. It was something else. Jack wondered vaguely if the Jew wanted to turn money-lender at a big percentage.

"Why do you want to know?" he asked; more to gain time to fathom his purpose than with any intention of giving him the facts.

Isaac went to his desk, opened with great deliberation an ebony box, took out two cigars, offered one to Jack, leaned over the lamp until his own was alight, and took the chair opposite Jack's. All this time Jack sat watching him as a child does a necromancer, wondering what he meant to do next.

"Why do I want to know, Mr. Breen? Well, I will tell you. I have loved Mr. Grayson for a great many years. When he goes out in the morning he always looks through the glass window and waves his hand. If I am not in sight, he opens the door and calls inside, 'Ah, good-morning, Isaac.' At night, when he comes home, he waves his hand again. I know every line in his face, and it is always a happy face. Once or twice a week he comes in here, and we talk. That is his chair—the one you are sitting in. Once or twice a week I go up and sit in his chair and talk. In all the years I have known him I have only seen him troubled once or twice. Then I asked him the reason, and he told me. To-day I heard you speak about some money you wanted, and then I saw that something had gone wrong. After I left he came downstairs and passed my window and did not look in. I watched him go up the street; he walked very slow, and his head was down on his chest. I did not like it. A little while ago he came back; I went out to meet him. I said, 'Mr. Grayson, what troubles you?' And he said—'Nothing,

Isaac, thank you,' and went upstairs. That is the first time in all the years I know him that he answered me like that. So now I ask you once more—how much money do you want, and what do you want it for? When I know this, then I will know what troubles Mr. Grayson. There is always a woman or a sum of money at the bottom of every complication. Mr. Grayson never worries over either. I do not believe you do, but I have had many surprises in my life."

Jack had heard him through without interruption. Most of it—especially Cohen's affection for Peter—he had known before. It was the last statement that roused him.

"Well, if you must know, Mr. Cohen—it is not for myself, but for a friend."

The Jew smiled. He saw that the young man had told the truth. Peter's confidence in the boy, then, need not be shaken.

"And how much money do you need for your friend?" His eyes were still reading Jack.

"Well, a very large sum." Jack did not like the cross-examination, but somehow he could not resent it.

"But, my dear young man, will you not tell me? If you buy a coat, do you not want to know the price? If you pay for an indiscretion, is not the sum named in the settlement?"

"Ten thousand dollars."

There was no change in the Jew's face. The smile did not alter.

"And this is the money that Mr. Grayson tried to borrow for you, and failed? Is it not so?"

Jack nodded.

"And you have tried everywhere to get it yourself? All the afternoon you have been at it?" Still the same queer smile—one of confirmation, as if he had known it all the time.

Again Jack nodded. Isaac was either a mind reader or he must have been listening at the keyhole when he poured out his heart to Peter.

"Yes, that is what I thought when I saw you come in a little while ago, dragging your feet as if they were lead, and your eyes on the ground. The step and the eye, Mr. Breen, if you did but know it, make a very good commercial agency. When the eye is bright and the walk is quick, your customer has the money to pay either in his pocket or in his bank; when the step is dull and sluggish, you take a risk; when the eye looks about with an anxious glance and the step is stealthy, and then when you take the measure for the coat, both go out dancing, you may never get a penny. But that is only to tell you how I know," the tailor chuckled softly. "And now one thing more"—he was serious now—"when must you have this ten thousand dollars?"

"Before Monday night."

"In cash?"

"In cash or something I can get cash on."

The tailor rose from his seat with a satisfied air—he had evidently reached the point he had been striving

for—laid the stump of his cigar on the edge of the mantel, crossed the room, fumbled in the side pocket of a coat which hung on a nail in an open closet; drew out a small key; sauntered leisurely to his desk, all the while crooning a tune to himself—Jack following his every movement, wondering what it all meant, and half regretting that he had not kept on to the ferry instead of wasting his time. Here he unlocked a drawer, took out a still smaller key—a flat one this time—removed some books and a small Barye bronze tiger from what appeared to be a high square table, rolled back the cloth, bringing into view an old-fashioned safe, applied the key and swung back a heavy steel door. Here, still crooning his song in a low key, dropping it and picking it up again as he moved—quite as does the grave-digger in "Hamlet"—he drew forth a long, flat bundle and handed it to Jack.

"Take them, Mr. Breen, and put them in your inside pocket. There are ten United States Government bonds. If these Breen people will not lend you the amount of money you want, take them to Mr. Grayson's bank. Only do not tell him I gave them to you. I bought them yesterday and was going to lock them up in my safe deposit vault, only I could not leave my shop. Oh, you needn't look so scared. They are good," and he loosened the wrapper.

Jack sprang from his seat. For a moment he could not speak.

"But, Mr. Cohen! Do you know I haven't any security to offer you, and that I have only my salary and——"

"Have I asked you for any?" Isaac replied with a slight shrug, a quizzical smile crossing his face.

"No—but——"

"Ah, then, we will not talk about it. You are young—you are hard-working; you left a very rich home on Fifth Avenue to go and live in a dirty hotel in a country village—all because you were honest; you risked your life to save your employer; and now you want to go into debt to save a friend. Ah—you see, I know all about you, my dear Mr. John Breen. Mr. Grayson has told me, and if he had not, I could read your face. No—no—no—we will not talk about such things as cent per cent and security. No—no—I am very glad I had the bonds where I could get at them quick. There now—do you run home as fast as you can and tell your friend. He is more unhappy than anybody."

Jack had his breath now and he had also made up his mind. Every drop of blood in his body was in revolt. Take money from a Jew tailor whom he had not seen half a dozen times; with whom he had no business relations or dealings, or even social acquaintance?

He laid the bonds back on the desk.

"I cannot take them, Mr. Cohen. I thank you most sincerely, but—no—you must not give them to me. I——"

Isaac wheeled suddenly and drew himself up. His little mouse eyes were snapping, and his face fiery red.

"You will not take them! Why?"

"I don't know—I can't!"

"I know!" he cried angrily, but with a certain dignity. "It is because I am a Jew. Not because I am a tailor—you have too much sense for that—but because I am a Jew!"

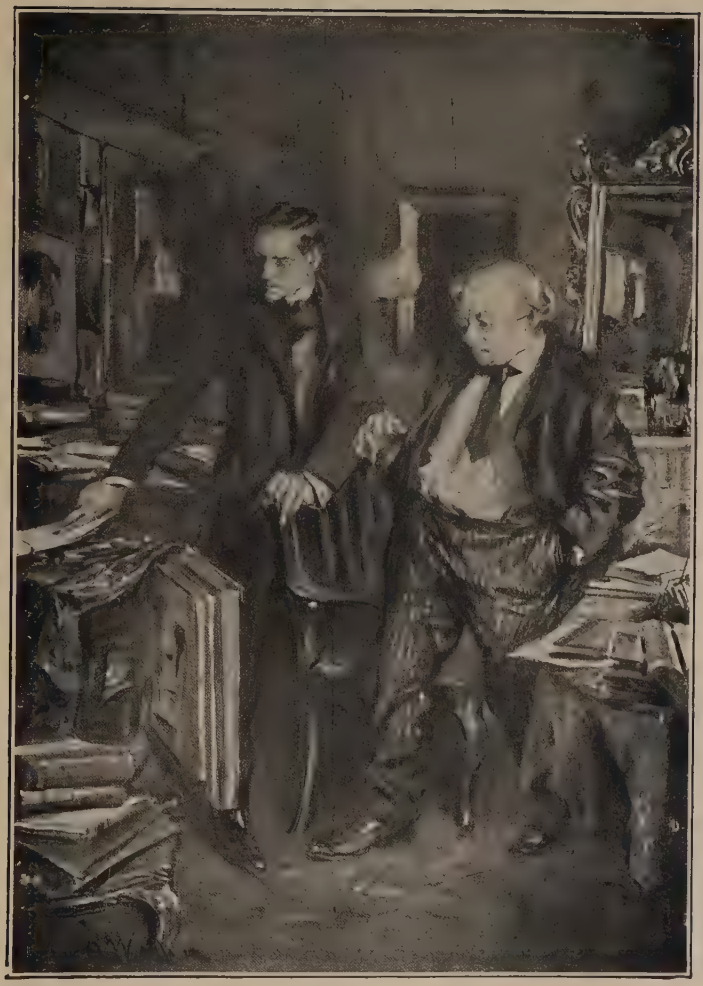
"Oh, Mr. Cohen!"

"Yes—I know—I see inside of you. I read you just as if you were a page in a book. Who taught you to think that? Not your Uncle Peter; he loves me—I love him. Who taught you such nonsense?" His voice had risen with every sentence. In his indignation he looked twice his size. "Is not my money as good as that man Breen's—who insults you when you go to him?—and who laughed at you? Have I laughed at you? Does Mr. Grayson laugh?"

Jack tried to interrupt, but the tailor's words poured on.

"And now let me tell you one thing more, Mr. John Breen. I do not give you the bonds. I give them to Mr. Grayson. Never once has he insulted me as you do now. All these years—fifteen years this winter—he has been my friend. And now when the boy whom he loves wants some money for a friend, and Mr. Grayson has none to give him, and I, who am Mr. Grayson's friend, come to help that boy out of his trouble, you—you—remember, you who have nothing to do with it—you turn up your nose and stop it all. Are you not ashamed of yourself?"

Jack's eyes blazed. He was not accustomed to be spoken to in that way by anybody; certainly not by a tailor.



"I know!" he cried angrily, but with certain dignity.
"It is because I am a Jew."

"Then give them to Uncle Peter," Jack flung back. "See what he will say."

"No, I will not give them to your Uncle Peter. It will spoil everything with me if he knows about it. He always does things for me behind my back. He never lets me know. Now I shall do something for him behind his back and not let him know."

"But——"

"There are no buts! Listen to me, young man. I have no son; I have no grandchild; I live here alone—you see how small it is? Do you know why?—because I am happiest here. I know what it is to suffer, and I know what it is for other people to suffer. I have seen more misery in London in a year than you will see in your whole life. Those ten bonds there are of no more use to me than an extra coat of paint on that door. I have many more like them shut up in a box. Almost every day people come to me for money—sometimes they get it—oftener they do not. I have no money for beggars, or for idlers, or for liars. I have worked all my life, and shall to the end—and so must they. Now and then something happens like this. Now do you understand?"

Again Jack tried to speak. His anger was gone, the pathos in the Jew's voice had robbed him of all antagonism, but Cohen would allow no interruptions.

"And now one thing more before I let you speak, and then I am through. In all the years I have known Mr. Grayson, this is the first time I have ever been able to help him with the only thing I have that

can help him—my money. If it was five times what you want, he should have it. Do you hear? Five times!"

Isaac threw himself into his chair and sat with his chin in his hand. The last few words had come in a dry, choking whisper—as if they had been pumped from the depths of his heart.

Jack instinctively put out his hand and touched the Jew's knee.

"Will you please forgive me, Mr. Cohen—and will you please listen to me. I won't tell you a lie. I did feel that way at first—I do not now. I will take the bonds, and I thank you from the bottom of my heart for them. You will never know how much good they will do; I have hardly slept since I knew I had to get this money. I am, perhaps, too tired to think straight, but you must do something for me—you must make it right with my own conscience. I want to sign something—give you something as security. I have only one thing in the world and that is some ore property my father left me in Maryland. At present it is worthless and may always be, but still it is all I have. Let me give you this. If it turns out to be of value you can take out your loan with interest and give me the rest; if it does not, I will pay it back as I can; it may be ten years or it may be less, but I will pay it if I live."

Isaac raised his head. "Well, that is fair." His voice was again under control. "Not for me—but for you. Yes, that is quite right for you to feel that

way. Next week you can bring in the papers." He picked up the bonds. "Now put these in your inside pocket and look out for them as you cross the ferry. Good-by."

CHAPTER XXX

Jack strode out into the night, his mind in a whirl. No sense of elation over the money had possession of him. All his thoughts were on Isaac. What manner of man was this Jew? he kept asking himself in a sort of stunned surprise, who could handle his shears like a journeyman, talk like a savant, spend money like a prince, and still keep the heart of a child? Whoever heard of such an act of kindness; and so spontaneous and direct; reading his heart, sympathizing with him in his troubles—as his friend would have done—as his own father might have done.

And with the thought of Cohen's supreme instantaneous response there followed with a rush of shame and self-humiliation that of his own narrow-mindedness, his mean prejudices, his hatred of the race, his questionings of Peter's intimacy, and his frequent comments on their acquaintance—the one thing he could never understand in his beloved mentor. Again Isaac's words rang in his ears. "Is it because I am a Jew? Who taught you such nonsense? Not your Uncle Peter—he loves me. I love him." And with them arose the vision of the man stretched to his full height, the light of the lamp glinting on his moist forehead, his bead-like eyes flashing in the rush of his anger.

As to the sacrifice both he and Ruth had just made, and it was now final, this no longer troubled him. He had already weighed for her every side of the question, taking especial pains to discuss each phase of the subject, even going so far as to disagree with MacFarlane's opinion as to the worthlessness of the ore lands. But the dear child had never wavered.

"No!—I don't care," she had answered with a toss of her head. "Let the land go if there is no other way. We can get on without it, my darling, and these poor people cannot." She had not, of course, if the truth must be told, weighed any of the consequences of what their double sacrifice might entail, nor had she realized the long years of work which might ensue, or the self-denial and constant anxiety attending its repayment. Practical questions on so large a scale had been outside the range of her experience. Hers was the spirit of Joan of old, who reckoned nothing of value but her ideal.

Nor can we blame her. When your cheeks are twin roses; your hair black as a crow's wing and fine as silk; and your teeth—not one missing—so many seed pearls peeping from pomegranate lips; when your blood goes skipping and bubbling through your veins; when at night you sleep like a baby, and at morn you spring from your bed in the joy of another day; when there are two strong brown hands and two strong arms, and a great, loving, honest heart every bit your own; and when, too, there are crisp autumn afternoons to come, with gold and brown for a carpet, and long winter even-

ings, the fire-light dancing on the overhead rafters; and 'way—'way—beyond this—somewhere in the far future there rises a slender spire holding a chime of bells, and beneath it a deep-toned organ—when this, I say, is, or will be, your own—the gold of the Indies is but so much tinkling brass, and Cleopatra's diadem a mere bauble with which to quiet a child.

It was not until he was nearing Corklesville that the sense of the money really came to him. He knew what it would mean to Ruth and what her eyes would hold of gladness and relief. Suddenly there sprang to his lips an unbidden laugh, a spontaneous overflow from the joy of his heart; the first he had uttered for days. Ruth should know first. He would take her in his arms and tell her to hunt in all his pockets, and then he would kiss her and place the package in her hands. And then the two would go to Corinne. It would be late, and she would be in bed, perhaps, but that made no difference. Ruth would steal noiselessly upstairs; past where Garry lay, the flowers heaped upon his coffin, and Corinne would learn the glad tidings before to-morrow's sun. At last the ghost which had haunted them all these days was banished; her child would be safe, and Corinne would no longer have to hide her head.

Once more the precious package became the dominant thought. Ten bonds! More than enough! What would McGowan say now? What would his Uncle Arthur say? He slipped his hand under his coat fondling the wrapper, caressing it as a lover does a

long-delayed letter, as a prisoner does a key which is to turn darkness into light, as a hunted man a weapon which may save his life.

It did not take Jack many minutes we may be sure to hurry from the station to Ruth's home. There it all happened just as he had planned and schemed it should —even to the kiss and the hunting for the package of bonds, and Ruth's cry of joy, and the walk through the starlight night to Corinne's, and the finding her upstairs; except that the poor woman was not yet in bed.

"Who gave it to you, Jack?" Corinne asked in a tired voice.

"A friend of Uncle Peter's."

"You mean Mr. Grayson?"

"Yes."

There was no outburst, no cry of gratitude, no flood of long-pent-up tears. The storm had so crushed and bruised this plant that many days must elapse before it would again lift its leaves from the mud.

"It was very good of Mr. Grayson, Jack," was all she said in answer, and then relapsed into the apathy which had been hers since the hour when the details of her husband's dishonesty had dropped from his lips.

Poor girl! she had no delusions to sustain her. She knew right from wrong. Emotions never misled her. In her earlier years she and her mother had been accustomed to look things squarely in the face, and to work out their own careers; a game of chance, it is true, until her mother's marriage with the elder Breen;

but they had both been honest careers, and they had owed no man a penny. Garry had fought the battle for her within the last few years, and in return she had loved him as much as she was able to love anybody; but she had loved him as a man of honor, not as a thief. Now he had lied to her, had refused to listen to her pleadings, and the end had come. What was there left, and to whom should she now turn—she without a penny to her name—except to her stepfather, who had insulted and despised her. She had even been compelled to seek help from Ruth and Jack; and now at last to accept it from Mr. Grayson—he almost a stranger. These were the thoughts which, like strange nightmares, swept across her tired brain, taking grewsome shapes, each one more horrible than its predecessor.

At the funeral, next day, she presented the same impassive front. Breen and her mother rode with her in the carriage to the church, and Jack and Ruth helped her alight, but she might have been made of stone so far as she evinced either sorrow or interest in what was taking place about her. And yet nothing had been omitted by friend or foe expressive of the grief and heart-felt sorrow the occasion demanded. Holker Morris sent a wreath of roses with a special letter to her, expressing his confidence in and respect for the man he had brought up from a boy. A committee was present from the Society of Architects to which Garry belonged; half a dozen of his old friends from the Magnolia were present, Biffy among them; the village Council and the Board of Church Trustees came in a

body, and even McGowan felt it incumbent upon him to stand up during the service and assume the air of one who had been especially bereft. Nor were the notices in the country and city papers wanting in respect. "One of our most distinguished citizens—a man who has reached the topmost round of the ladder," etc., etc., one editorial began.

It was only when the funeral was over, and she was once more at home, that she expressed the slightest concern. Then she laid her hand in Peter's and threw back her heavy crêpe veil: "You have saved me from disgrace, Mr. Grayson," she said, in a low, monotonous voice, "and my little boy as well. I try to think that Garry must have been out of his mind when he took the money. He would not listen to me, and he would not tell me the truth. Jack is going to pay it back to-morrow, and nobody will ever know that my husband did wrong; but I couldn't let you go away without thanking you for having saved us. My stepfather wouldn't help—nobody would help but you. I don't know why you did it. It seems so strange. I had given up all hope when Jack came back last night."

Peter sat perfectly still, his hand on her wrist, where he had placed it to show by a kindly touch his sympathy for her. Not knowing what her lips would tell, he had begun to pat the back of her black glove when she started to speak, as one would quiet a child who pours out its troubles, but he stopped in amazement as she proceeded. He had not loaned her a dollar, nor had Jack, as he knew, succeeded in getting a penny,

unless by a miracle he had met some one on the train who had come to his rescue.

What did the poor woman mean? Disgrace! Trouble! Garry taking money, and Jack paying it back on Monday! The horror of her husband's sudden death had undoubtedly turned her mind, distorting some simple business transaction into a crime, or she would not be thanking him for something that he had never done. This talk of Jack's could only have been a ruse to keep up her spirits and give her false strength until she had passed through the agonizing ordeal of the funeral—he accepting all her delusions as true—as one does when an insane person is to be coaxed back into a cell. These thoughts went whirling through his mind, as Peter watched her face closely, wondering what would be his course. He had not met her often, yet he could see that she was terribly changed. He noticed, too, that all through the interview she had not shed a tear. Yes—there was no question that her mind was unbalanced. The best plan would be to bring the interview to an end as quickly as possible, so she should not dwell too long on her sorrow.

"If I have done anything to help you, my dear lady," he said with gentle courtesy, rising from his chair and taking her hand again, "or can do anything for you in the future, I shall be most happy, and you must certainly let me know. And now, may I not ask you to go upstairs and lie down. You are greatly fatigued—I assure you I feel for you most deeply."

But his mind was still disturbed. Ruth and Jack

wondered at his quiet as he sat beside them on the way back to MacFarlane's—gazing out of the carriage window, his clean-shaven, placid face at rest, his straight thin lips close shut. He hardly spoke until they reached the house, and then it was when he helped Ruth alight. Once inside, however, he beckoned Jack, and without a word led him alone into MacFarlane's study—now almost dismantled for the move to Morfordsburg—and closed the door.

"Mrs. Minott has just told me the most extraordinary thing, Jack—an unbelievable story. Is she quite sane?"

Jack scanned Peter's face and read the truth. Corinne had evidently told him everything. This was the severest blow of all.

"She supposed you knew, sir," answered Jack quietly, further concealment now being useless.

"Knew what?" Peter was staring at him with wide-open eyes.

"What she told you, sir," faltered Jack.

The old man threw up his hands in horror.

"What! You really mean to tell me, Jack, that Minott has been stealing?"

Jack bent his head and his eyes sought the floor. He could hardly have been more ashamed had he himself been the culprit.

"God bless my soul! From whom?"

"The church funds—he was trustee. The meeting is to-morrow, and it would all have come out."

A great light broke over Peter—as when a window is

opened in a darkened room in which one has been stumbling.

"And you have walked the streets trying to beggar yourself, not to help MacFarlane but to keep Minott out of jail!" Amazement had taken the place of horror.

"He was my friend, sir—and there are Corinne and the little boy. It is all over now. I have the money—that is, I have got something to raise it on."

"Who gave it to you?" He was still groping, blinded by the revelations, his gray eyes staring at Jack, his voice trembling, beads of perspiration moistening his forehead.

"Isaac Cohen. He has given me ten Government bonds. They are in that drawer behind you. He overheard what I said to you yesterday about wanting some money, and was waiting for me when I went downstairs. He gave them to me because he loved you, he said. I am to give him my ore property as security, although I told him it was of no value."

Peter made a step forward, stretching out a hand as if to steady himself. His face grew white then suddenly flushed. His breath seemed to have left him.

"And Cohen did this!" he gasped—"and you for Minott! Why—why——"

Jack caught him in his arms, thinking he was about to fall.

"No! No! I'm all right," he cried, patting Jack's shoulder. "It's you!—you—*you*, my splendid boy! Oh!—how I love you!"

CHAPTER XXXI

The following morning Jack walked into Arthur Breen's private office while his uncle was reading his mail, and laid the package containing the ten bonds on his desk. So far as their borrowing capacity was concerned, he could have walked up the marble steps of any broker's office or bank on either side of the street—that is, wherever he was known, and he was still remembered by many of them—thrust the package through the cashier's window, and walked down again with a certified check for their face value in his pocket.

But the boy had other ends in view. Being human, and still smarting under his uncle's ridicule and contempt, he wanted to clear his own name and character; being loyal to his friend's memory and feeling that Garry's reputation must be at least patched up—and here in Breen's place and before the man who had so bitterly denounced it; and being above all tender-hearted and gallant where a woman, and a sorrowing one, was concerned, he must give Corinne and the child a fair and square start in the house of Breen, with no overdue accounts to vex her except such petty ones as a small life insurance and a few uncollected commissions could liquidate.

These much-to-be-desired results could only be attained when the senior member of the firm was made acquainted with the fact that, after all, Garry's debts could be paid and his reputation saved. The money must, therefore, be borrowed of Arthur Breen & Co. His uncle would know then beyond doubt; his axiom being that the only thing that talked loud enough ever to make him listen was "money."

It was therefore with a sense of supreme satisfaction, interwoven with certain suppressed exuberance born of freedom and self-reliance, that Jack, in answer to Breen's "What's this?" when his eyes rested on the bundle of bonds, replied in an off-hand but entirely respectful manner:

"Ten United States Government bonds, sir; and will you please give me a check drawn to my order for this amount?" and he handed the astounded broker the slip of paper McGowan had given him, on which was scrawled the total of the overdue vouchers.

Breen slipped off the rubber band, spread out the securities as a lady opens a fan, noted the title, date, and issue, and having assured himself of their genuineness, asked in a confused, almost apologetic way, as he touched a bell to summon the cashier:

"Where did you get these? Did MacFarlane give them to you?"

"No—a friend," answered Jack casually, and without betraying a trace of either excitement or impatience.

"On what?" snapped Breen, something of his old dictatorial manner asserting itself.

"On my word," replied Jack, with a note of triumph, which he could not wholly conceal.

The door opened and the cashier entered. Breen handed him the bonds, gave instructions about the drawing of the check, and turned to Jack again. He was still suffering from amazement, the boy's imperturbable manner being responsible for most of it.

"And does this pay Minott's debts?" he asked in a more conciliatory tone.

"Every dollar," replied Jack.

Breen looked up. Where had the boy got this poise and confidence, he asked himself, as a flush of pride swept through him; after all, Jack was of his own blood, his brother's son.

"And I suppose now that it's you who will be doing the walking instead of Minott's creditors?" Breen inquired with a frown that softened into a smile as he gazed the longer into Jack's calm eyes.

"Yes, for a time," rejoined Jack in the same even, unhurried voice.

The clerk brought in the slip of paper, passed it to his employer, who examined it closely, and who then affixed his signature.

"If you get any more of that kind of stuff and want help in the new work, let me know."

"Thank you, sir," said Jack, folding up the precious scrap and slipping it into his pocket.

Breen waited until Jack had closed the door, pulled from a pigeon-hole a bundle of papers labelled Maryland Mining Company, touched another button sum-

moning his stenographer, and said in a low voice to himself:

"Yes, I have it! Something is going on in that ore property. I'll write and find out."

CHAPTER XXXII

The Board of Church Trustees met, as customary, on Monday night, but there was no business transacted except the passing of a resolution expressing its deep regret over the loss of "our distinguished fellow-townsman, whose genius has added so much to the beautifying of our village, and whose uprightness of character will always be," etc., etc.

Neither Jack nor McGowan, nor any one representing their interests, was present. A hurried glance over Garry's check and bank-books showed that the money to pay McGowan's vouchers—the exact sum—had been drawn from the fund and deposited to Garry's personal credit in his own bank in New York. Former payments to McGowan had been made in this way. There was therefore no proof that this sum had been diverted into illegitimate channels.

McGowan was paid that same Monday afternoon, Jack bringing the papers to the contractor's office, where they were signed in the presence of Murphy and his clerk.

And so the matter was closed, each and every one concerned being rejoiced over the outcome.

"Mr. Minott (it was 'Mr.' now) had a big stack

of money over at his stepfather's bank," was Murphy's statement to a group around a table in one of the barrooms of the village. "He was in a big deal, so Mac thinks, and didn't want to haul any of it out. So when he died Mr. Breen never squawked—just went over and told the old man that Mac wanted the money and to fork out; and he did, like a good one. I seen the check, I tell ye. Oh! they're all in together. Mr. Breen's kin to them New York folks, and so is Mrs. Minott. He's her father, I hear. I think Mac shot off his mouth too quick, and I told him so, but he was so het up he couldn't keep still. Why, them fellers has got more money than they can throw away. Mac sees his mistake now. Heard him tell Mr. Breen that Mr. Minott was the whitest man he ever knowed; and you bet yer life he's right."

Nor was Murphy's eulogium the only one heard in the village. Within a week after the funeral a committee was appointed to gather funds for the placing of a stained-glass window in the new church in memory of the young architect who had designed and erected it; with the result that Holker Morris headed the subscription list, an example which was followed by many of the townspeople, including McGowan and Murphy and several others of their class, as well as various members of the Village Council, together with many of Garry's friends in New York, all of which was duly set forth in the county and New York papers; a fact which so impressed the head of the great banking firm of Arthur Breen & Co. that he immediately sent his

personal check for a considerable amount, desiring, as he stated at a club dinner that same night, to pay some slight tribute to that brilliant young fellow, Minott, who, you know, married Mrs. Breen's daughter—a lovely girl, brought up in my own house, and who has now come home again to live with us.

Peter listened attentively while Jack imparted these details, a peculiar smile playing about the corners of his eyes and mouth, his only comment at the strangeness of such posthumous honors to such a man, but he became positively hilarious when Jack reached that part in the narrative in which the head of the house of Breen figured as chief contributor.

"And you mean to tell me, Jack," he roared, "that Breen has pushed himself into poor Minott's stained-glass window, with the saints and the gold crowns, and —oh, Jack, you can't be serious!"

"That's what the Rector tells me, sir."

"But, Jack—forgive me, my boy, but I have never in all my life heard anything so delicious. Don't you think if Holker spoke to the artist that Mr. Iscariot, or perhaps the estimable Mr. Ananias, or Mr. Pecksniff, or Uriah Heep might also be tucked away in the background?" And with this the old fellow, in spite of his sympathy for Jack and the solemnity of the occasion, threw back his head and laughed so long and so heartily that Mrs. McGuffey made excuse to enter the room to find out what it was all about.

With the subletting of Garry's house and the shipping of his furniture—that which was not sold—to her step-

father's house, Jack's efforts on behalf of his dead friend and his family came to a close. Ruth helped Corinne pack her personal belongings, and Jack found a tenant who moved in the following week. Willing hands are oftenest called upon, and so it happened that the two lovers bore all the brunt of the domestic upheaval.

Their own packing had long since been completed; not a difficult matter in a furnished house; easy always to Ruth and her father, whose nomadic life was marked by constant changes. Indeed, the various boxes, cases, crates, and barrels containing much of the linen, china, and glass, to say nothing of the portieres, rugs and small tables, and the whole of Ruth's bedroom furniture, had already been loaded aboard a box car and sent on its way to Morfordsburg, there to await the arrival of the joyous young girl, whose clear brain and competent hands would bring order out of chaos, no matter how desolate the interior and the environment.

For these dainty white hands with their pink nails and soft palms, so wonderfully graceful over teapot or fan, could wield a broom or even a dust-pan did necessity require. Ruth in a ball gown, all frills and ruffles and lace, was a sight to charm the eye of any man, but Ruth in calico and white apron, her beautiful hair piled on top of her still more beautiful head; her skirts pinned up, and her dear little feet pattering about, was a sight not only for men but for gods as well. Jack loved her in this costume, and so would you had you known her. I myself, old and wrinkled as I am,

have never forgotten how I rapped at the wrong door one morning—the kitchen door—and found her in that same costume, with her arms bare to the elbows and covered with flour, where she had been making a "sally lunn" for daddy. Nor can I forget her ringing laugh as she saw the look of astonishment on my face, or my delight when she ordered me inside and made me open the oven door so that she could slide in the finished product without burning her fingers.

The packing up of their own household impedimenta complete, there came a few days of leisure—the first breathing spell that either MacFarlane or Jack, or Ruth, too, for that matter, had had for weeks. MacFarlane, in view of the coming winter—a long and arduous one, took advantage of the interim and went south, to his club, for a few days' shooting—a rare luxury for him of late years. Jack made up his mind to devote every one of his spare hours to getting better acquainted with Ruth, and that young woman, not wishing to be considered either neglectful or selfish, determined to sacrifice every hour of the day and as much of the night as was proper and possible to getting better acquainted with Jack; and the two had a royal time in the doing.

Jack, too, had another feeling about it all. It seemed to him that he had a debt of gratitude—the rasping word had long since lost its edge—to discharge; and that he owed her every leisure hour he could steal from his work. He had spent days and nights in the service of his friends, and had, besides, laid the burden of their

anxieties upon her. He would pay her in return twice as many days of gladness to make up for the pain she had so cheerfully borne. What could he do to thank her?—how discharge the obligation? Every hour he would tell her, and in different ways—by his tenderness, by his obedience to her slightest wish, anticipating her every want—how much he appreciated her unselfishness, and how much better, if that were possible, he loved her for her sacrifice. Nor was there, when the day came, any limit to his devotion or to her enjoyment. There were rides over the hills in the soft September mornings—Indian summer in its most dreamy and summery state; there were theatre parties of two and no more; when they sat in the third row in the balcony, where it was cheaper, and where, too, they wouldn't have to speak to anybody else. There were teas in Washington Square, where nobody but themselves and their hostess were present, as well as other unexpected outings, in which all the rest of the world was forgotten.

The house, too, was all their own. Nobody upstairs; nobody downstairs but the servants; even the emptiness of daddy's room, so grewsome in the old days, brought a certain feeling of delight. "Just you and me," as they said a dozen times a day to each other. And then the long talks on that blessed old sofa with its cushions—(what a wonderful old sofa it was, and how much it had heard); talks about when she was a girl—as if she had ever passed the age; and when he was a boy; and of what they both thought

and did in that blissful state of innocence and inexperience. Talks about the bungalow they would build some day—that bungalow which Garry had toppled over—and how it would be furnished; and whether they could not persuade the landlord to sell them the dear sofa and move it out there bodily; talks about their life during the coming winter, and whether she should visit Aunt Felicia's—and if so, whether Jack would come too; and if she didn't, wouldn't it be just as well for Jack to have some place in Morfordsburg where he could find a bed in case he got storm-bound and couldn't get back to the cabin that same night. All kinds and conditions and sorts of talks that only two lovers enjoy, and for which only two lovers can find the material.

Sometimes she thought he might be too lonely and neglected at the log-cabin. Then she would make believe she was going to ask daddy to let them be married right away, insisting that two rooms were enough for them, and that she herself would do the washing and ironing and the cooking, at which Jack would laugh over the joy of it all, conjuring up in his mind the pattern of apron she would wear and how pretty her bare arms would be bending over the tub, knowing all the time that he would no more have allowed her to do any one of these things than he would have permitted her to chop the winter's wood.

Most of these day dreams, plots, and imaginings were duly reported by letter to Miss Felicia to see what she thought of them all. For the dear lady's opposi-

tion had long since broken down. In these letters Ruth poured out her heart as she did to no one except Jack; each missive interspersed with asides as to how dear Jack was, and how considerate, and how it would not be a very long time before she would soon get the other half of the dear lady's laces, now that daddy and Jack (the boy had been given an interest in the business) were going to make lots of money on the new work—to all of which Miss Felicia replied that love in a garret was what might be expected of fools, but that love in a log-cabin could only be practised by lunatics.

It was toward the close of this pre-honey-moon—it lasted only ten days, but it was full moon every hour and no clouds—when, early one morning—before nine o'clock, really—a night message was handed to Jack. It had been sent to the brick office, but the telegraph boy, finding that building closed and abandoned, had delivered it to Mrs. Hicks, who, discovering it to be sealed, forwarded it at once, and by the same hand, to the MacFarlane house, known now to everybody as the temporary headquarters, especially in the day time, of the young superintendent who was going to marry the daughter—"and there ain't a nicer, nor a better, nor a prettier."

On this morning, then, the two had planned a day in the woods back of the hills; Ruth's mare was to be hooked up to a hired buggy, and such comforts as a bucket of ice, lettuce sandwiches thin as wafers, a cold chicken, a spirit lamp, teapot, and cups and saucers.

not to mention a big shawl for my sweetheart to sit on, and another smaller one for her lovely shoulders when the cool of the evening came on, were to be stowed away under the seat.

"That telegram is from Aunt Felicia, I know," said Ruth. "She has set her heart on my coming up to Geneseo, but I cannot go, Jack. I don't want to be a minute away from you."

Jack had now broken the seal and was scanning the contents. Instantly his face grew grave.

"No—it's not from Aunt Felicia," he said in a thoughtful tone, his eyes studying the despatch. "I don't know whom it's from; it is signed T. Ballantree; I never heard of him before. He wants me to meet him at the Astor House to-day at eleven o'clock. Some business of your father's, I expect—see, it's dated Morfordsburg. Too bad, isn't it, blessed—but I must go. Here, boy"—this to the messenger, who was moving out of the door—"stop at the livery stable as you go by and tell them I won't want the horse and wagon, that I'm going to New York. All in a lifetime, my blessed—but I'm dreadfully sorry."

"And you *must* go? Isn't it mean, Jack—and it's such a lovely day."

"Yes—but it can't be helped. What are you going to do with the sandwiches and chicken and things? And you had so much trouble making them. And you will be lonely, too."

"Why, I shall keep them till you come back, and we'll have a lovely feast at home," she said with a

light laugh in her effort to hide her feelings. "Oh, no, I shan't be lonely. You won't be gone long, Jack, will you, dear?"

"I hope not." His mind must no longer rest on the outing. There was work to do for Ruth as well as himself. His play time had come to a sudden end; the bell had rung and recess was over. He looked at his watch; there was just time to catch the train.

She followed him to the door and kissed her hand as he swung down the path and through the gate, and watched him until he had disappeared behind the long wall of the factory; then she went in, put away the sandwiches and chicken, and the teapot and the cups and saucers, and emptied the ice.

Yes, the day was spoiled, she said to herself—part of it anyway; but the night would come, and with it Jack would burst in with news of all he had seen and done, and they would each have an end of the table; their last dinner in the old home, where everything on which her eyes rested revived some memory of their happiness. But then there would be other outings at Morfordsburg, and so what mattered one day when there were so many left? And with this thought her tears dried up and she began to sing again as she busied herself about the house—bursting into a refrain from one of the operas she loved, or crooning some of the old-time melodies which her black mammy had taught her when a child.

But now for Jack and what the day held for him of wonders and surprises.

Some pessimistic wiseacre has said that all the dire and dreadful things in life drop out of a clear sky; that it is the unexpected which is to be feared, and that the unknown bridges are the ones in which dangers lurk and where calamity is to be feared.

The optimistic Scribe bites his derisive thumb at such ominous prophecies. Once in a while some rain does fall, and now and then a roar of thunder, or sharp slash of sleet will split the air during our journey through life, but the blue is always above, and the clouds but drifting ships that pass and are gone. In and through them all the warm, cheery sun fights on for joyous light and happy endings, and almost always wins.

This time the unexpected took shape in the person of T. Ballantree, from Morfordsburg—a plain, direct, straight-to-the-point kind of a man, whom Jack found in the corridor of the Astor House with his eyes on the clock.

"You are very prompt, Mr. Breen," he said in clear-cut tones, "so am I. What I wanted to see you about is just this: You own some ore property three miles east of the Maryland Mining Company's lay-out. Am I right?"

"Yes, you are right," answered Jack with a comprehensive glance which began at the speaker's black derby hat, traversed his suit of store clothes, and ended in a pair of boots which still showed some traces of yellow clay, as if their wearer had been prospecting the day before.

"Are there any encumbrances on the property—any mortgages or liens not yet recorded? I don't mean

taxes; I find they have been paid," continued Ballantree.

Jack shifted his seat so he could get a better view of the speaker's face, and said in answer:

"Why do you ask?"

"Because," said the man with entire frankness, "we understand that the Maryland Mining Company have an option on it. If that is so, I'll stop where I am. We don't care to buck up against Breen & Co."

"No," answered Jack, now convinced of the man's sincerity; "no—it's free and clear except for a loan of ten thousand dollars held by a friend, which can be paid off at any time."

Ballantree ducked his head in token of his satisfaction over the statement and asked another question —this time with his eyes straight on Jack.

"Is it for sale—now—for money?"

It was Jack's turn to focus his gaze. This was the first time any one had asked that question in the memory of the oldest inhabitant.

"Well, that depends on what it is wanted for, Mr. Ballantree," laughed Jack. He had already begun to like the man. "And perhaps, too, on who wants it. Is it for speculation?"

Ballantree laughed in return. "No—not a square foot of it. I am the general manager of the Guthrie Steel Company with head-quarters here in New York. We have been looking for mineral up in that section of the State, and struck yours. I might as well tell you that I made the borings myself."

"Are you an expert?" asked Jack. The way people searched his title, examined his tax receipts and rammed hypodermics into his property without permission was, to say the least, amusing.

"Been at it thirty years," replied Ballantree in a tone that settled all doubt on the subject.

"It is a low-grade ore, you know," explained Jack, feeling bound to express his own doubts of its value.

"No, it's a high-grade ore," returned Ballantree with some positiveness; "that is, it was when we got down into it. But I'm not here to talk about percentage—that may come in later. I came to save Mr. Guthrie's time. I was to bring you down to see him if you were the man and everything was clean, and if you'll go—and I wouldn't advise you to stay away—I'll meet you at his office at twelve o'clock sharp; there's his card. It isn't more than four blocks from here."

Jack took the card, looked on both sides of it, tucked it in his inside pocket, and said he would come, with pleasure. Ballantree nodded contentedly, pulled a cigar from his upper breast pocket, bit off one end, slid a match along his trousers until it burst into flame, held it to the unbitten end until it was a-light, blew out the blaze, adjusted his derby and with another nod to Jack—and the magic words—"Twelve sharp"—passed out into Broadway.

Ten minutes later—perhaps five, for Jack arrived on the run—Jack bounded into Peter's bank, and slipping ahead of the line of depositors, thrust his overheated face into the opening. There he gasped out a bit of

information that came near cracking the ostrich egg in two, so wide was the smile that overspread Peter's face.

"What—really! You don't say so! Telegraphed you? Who?"

"A Mr. Ballantree," panted Jack. "I have just left him at the Astor House."

"I never heard of him. Look out, my boy—don't sign anything until you——"

"Oh, he is only the general manager. It's a Mr. Guthrie—Robert A. Guthrie—who wants it. He sent Mr. Ballantree."

"Robert Guthrie! The banker! That's our director; that's the man I told you of. I gave him your address. Go and see him by all means and tell him everything. Talk just as you would to me. One of the best men in the Street. Not a crooked hair on his head, Jack. Well—well—this does look like business."

"Pardon me, sir, one minute, if you please—" interpolated Peter to an insistent depositor whom Jack in his impatience had crowded out. "Now your book—thank you— And Jack"— this over the hat of the depositor, his face a marvel of delight—"come to my rooms at four—wait for me—I'll be there."

Out again and around the block; anything to kill time until the precious hour should arrive. Lord!—how the minutes dragged. The hands of the old clock of Trinity spire must be stuck together. Any other day it would take him at least half an hour to walk up Wall Street, down Broadway to the Battery and back again—now ten minutes was enough. Would the

minute hand never climb up the face to the hour hand and the two get together at twelve, and so end his impatience. He wished now he had telegraphed to Ruth not to expect him until the late afternoon train. He thought he would do it now. Then he changed his mind. No; it would be better to await the result of his interview. Yet still the clock dragged on, and still he waited for the magic hour. Ten minutes to twelve—five—then twelve precisely—but by this time he was closeted inside Mr. Guthrie's private office.

Peter also found the hours dragging. What could it all mean? he kept asking himself as he handed back the books through his window, his eyes wandering up to the old-fashioned clock. Robert Guthrie the banker—a *real* banker—had sent for the boy—Guthrie, who never made a too hurried move. Could it be possible that good fortune was coming to Jack?—that he and Ruth—that— Ah! old fellow, you nearly made a mistake with the amount of that check! No—there was no use in supposing. He would just wait for Jack's story.

When he reached home he was still in the same overwrought, anxious state—hoping against hope. When would the boy come? he asked himself a hundred times as he fussed about his room, nipping off the dead leaves from his geraniums, drawing the red curtains back; opening and shutting the books, only to throw himself into his chair at last. Should he smoke until four?—should he read? What a fool he was making of himself! It was astonishing that one of his age should be

so excited over a mere business proposition—really not a proposition at all, when he came to think of it—just an ordinary question asked. He must compose himself. It was quite absurd for him to go on this way. But would the boy *never* come? It was four o'clock now—or would be in ten minutes, and—and——

Yes!

He sprang toward the door and caught the young fellow in his arms.

"Oh! such good news! Mr. Guthrie's bought the property!" roared Jack.

He had made one long spring from the sidewalk up three flights of steps to the old-fashioned door, but he still had breath to gasp the glad tidings.

"Bought!—Who?—Not Guthrie!"

"Yes—I am to sign the papers to-morrow. Oh!—Uncle Peter, I am half crazy with delight!"

"Hurrah," shouted Peter. "*Hurrah,* I say! This *is* good news! Well!—Well!" He was still bending over him, his eyes blinking in his joy, scurries of irradiating smiles chasing each other over his face. Never had the old gentleman been in such a state.

"And how much, Jack?"

"Guess."

"Will there be enough to pay Isaac's ten thousand?"

"More!" Jack was nearly bursting, but he still held in.

"Twenty thousand?" This came timidly, fearing that it was too much, and yet hoping that it might be true.

"More!" The strain on Jack was getting dangerous.

"Twenty-five thousand?" Peter's voice now showed that he was convinced that this sum was too small.

"More! Go on, Uncle Peter! Go on!"

"Thirty-five thousand, Jack?" It was getting hot; certainly this was the limit. Was there ever such luck?

"Yes!—and five thousand more! Forty thousand dollars and one-fifth interest in the output! Just think what Ruth will say. I've just sent her a telegram. Oh!—what a home-coming!"

And then, with Peter drawn up beside him, his face radiant and his eyes sparkling with joy, he poured out the story of the morning. How he had begun by telling Mr. Guthrie of his own and Mr. MacFarlane's opinion of the property, as he did not want to sell anything he himself considered worthless. How he had told him frankly what Peter had said of his—Mr. Guthrie's—fairness and honesty; how he was at work for his prospective father-in-law, the distinguished engineer of whom Mr. Guthrie had no doubt heard—at which the gentleman nodded. How this property had been given him by his father, and was all he had in the world except what he could earn; how he already owed ten thousand dollars and had pledged the property as part payment, and how, in view of these facts, he would take any sum over ten thousand dollars that Mr. Guthrie would give him, provided Mr. Guthrie thought it was worth that much.

"But I am buying, not selling, your land, young man," the banker had said. "I know it, sir, and I am

willing to take your own figures," Jack replied—at which Mr. Guthrie had laughed in a kindly way, and had then called in Mr. Ballantree and another man: how the three had then talked in a corner, and how he had heard Mr. Guthrie say, "No, that is not fair —add another five thousand and increase the interest to one-fifth"; whereupon the two men went out and came back later with a letter in duplicate, one of which Mr. Guthrie had signed, and the other which he, Jack, signed—and here was Mr. Guthrie's letter to prove it. With this Jack took out the document and laid it before Peter's delighted eyes; adding that the deeds and Isaac's release were to be signed in the morning, and that Mr. Guthrie had sent a special message by him to the effect that he very much wished Mr. Grayson would also be present when the final transfers would be signed and the money paid.

Whereupon the Scribe again maintains—and he is rubbing his hands with the joy of it all as he does it—that there was more sunshine than clouds in this particular Unexpected, and that if all the boys in the world were as frank and sincere as young Jack Breen, and all the grown-ups as honest as old Robert Guthrie, the *real* banker, the jails would be empty and the millennium knocking at our doors.

Peter had drunk in every word of the story, bowing his head, fanning out his fingers, or interrupting with his customary "Well, well!" whenever some particular detail seemed to tend toward the final success.

And then, the story over, there came the part that

Peter never forgot; that he has told me a dozen times, and always with the same trembling tear under the eyelids, and the same quivering of his lower lip.

Jack had drawn his chair nearer the old gentleman, and had thrown one arm over the shoulder of his dearest friend in the world. There was a moment's silence as they sat there, and then Jack began. "There is something I want you to do for me, Uncle Peter," he said, drawing his arm closer till his own fresh cheek almost touched the head of the older man. "Please, don't refuse."

"Refuse, my dear boy! I am too happy to-day to refuse anything. Come, out with it."

"I am going to give you half of this money. I love you better than any one in this world except Ruth, and I want you to have it."

Peter threw up his hands and sprang to his feet.

"What!—You want to— Why, Jack! Are you crazy! Me! My dear boy, it's very lovely of you to wish to do it, but just think. Oh, you dear Jack! No! —no, no!" He was beating the air now deprecatingly with his outspread fingers as he strode around the room, laughing short laughs in his effort to keep back the tears.

Jack followed him in his circuit, talking all the while, until he had penned the old gentleman in a corner between the open desk and the window.

"But, Uncle Peter—think what you have done for me! Do you suppose for one moment that I don't know that it was you and not I who sold the property?

Do you think Mr. Guthrie would have added that five thousand dollars to the price if he hadn't wanted to help you as well as me?"

"Five thousand dollars, my dear Jack, is no more to Robert Guthrie than a ferry ticket is to you or me He gave you the full price because you trusted to his honesty and told him the truth, and he saw your inexperience."

"No—it was *you* he was thinking of, I tell you," protested Jack, with eager emphasis. "He would never have sent Ballantree for me had you not talked to him—and it has been so with everything since I knew you. You have been father, friend, everybody to me. You gave me Ruth and my work. Everything I am I owe to you. You must—you *shall* have half of this money! Ruth and I can be married, and that is all we want, and what is left I can put into our new work to help Mr. MacFarlane. Please, Uncle Peter!—we will both be so much happier if we know you share it with us." Here his voice rose and a strain of determination rang through it. "And, by George! —Uncle Peter, the more I think of it, the more I am convinced that it is fair. It's yours—not mine. I *will* have it that way—you are getting old, and you need it."

Peter broke into a laugh. It was the only way he could keep down the tears.

"What a dear boy you are, Jack," he said, backing toward the sofa and regaining his seat. "You've got a heart as big as a house, and I'm proud of you, but no—not a penny of your money. Think a moment!

Your father didn't leave the property to me—not any part of it—he left it to you, you spendthrift! When I get too old to work I am going up to Felicia's and pick out an easy-chair and sit in a corner and dry up gradually and be laid away in lavender. No, my lad, not a penny! Gift money should go to cripples and hypochondriacs, not to spry old gentlemen. I would not take it from my own father's estate when I was your age, and I certainly won't take it now from you. I made Felicia take it all." Jack opened his eyes. He had often wondered why Peter had so little and she so much. "Oh, yes, nearly forty years ago! But I have never regretted it since! And you must see how just it was, for there wasn't enough for two, and Felicia was a woman. No—be very careful of gift money, my boy, and be very careful, also, of too much of anybody's money—even your own. What makes me most glad in this whole affair is that Guthrie didn't give you a million—that might have spoilt you. This is just enough. You and Ruth can start square. You can help Henry—and you ought to, he has been mighty good to you. And, best of all, you can keep at work. Yes—that's the best part of it—that you can keep at work. Go right on as you are; work every single day of your life, and earn your bread as you have done ever since you left New York, and, one thing more, and don't you ever forget it: Be sure you take your proper share of fun and rest as you go. Eight hours' work, eight hours' play, eight hours' sleep—that's the golden rule and the only one to live by. Money will

never get its grip on you if you keep this up. This fortune hasn't yet tightened its fingers around your throat, or you would never have come up here to give me half of it—and never let it! Money is your servant, my boy, not your master. And now go home and kiss Ruth for me, and tell her that I love her dearly. Wait a moment. I will go with you as far as Isaac's. I am going to tell him the good news. Then I'll have him measure me for a coat to dance at your wedding."

And the Unexpecteds are not yet over. There was still another, of quite a different character, about to fall —and out of another clear sky, too—a sort of April-shower sky, where you get wet on one side of the street and keep dry on the other. Jack had the dry side this time, and went on his way rejoicing, but the head of the house of Breen caught the downpour, and a very wet downpour it was.

It all occurred when Jack was hurrying to the ferry and when he ran into the senior member of the firm, who was hurrying in the opposite direction.

"Ah, Jack!—the very man I wanted to see," cried Breen. "I was going to write you. There's something doing up in that ore country. Better drop in tomorrow, I may be able to handle it for you, after all."

"I am sorry, sir, but it's not for sale," said Jack, trying to smother his glee.

"Why?" demanded Breen bluntly.

"I have sold it to Mr. Robert Guthrie."

"Guthrie! The devil you say!—When?"

"To-day. The final papers are signed to-morrow. Excuse me, I must catch my boat—" and away he went, his cup now brimming over, leaving Breen biting his lips and muttering to himself as he gazed after him.

"Guthrie!—My customer! Damn that boy—I might have known he would land on his feet."

But Jack kept on home to his sweetheart, most of the way in the air.

Down in the little room all this time in the rear of the tailor's shop the two old men sat talking. Peter kept nothing back; his lips quivering again and another unbidden tear peeping over the edge of his eyelid when he told of Jack's offer.

"A dear boy, Isaac—yes, a dear boy. He never thinks with his head—only with his heart. Never has since I knew him. Impulsive, emotional, unpractical, no doubt—and yet somehow he always wins. Queer—very queer! He comes upstairs to me and I start out on a fool's errand. He goes down to you, and you hand him out your money. He gives it all away the next day, and then we have Guthrie doubling the price. Queer, I tell you, Isaac—extraordinary, that's what it is—almost uncanny."

The Jew threw away his cigar, rested his short elbows on the arms of his chair, and made a basket of his hands, the tips of all his fingers touching.

"No, you are wrong, my good friend. It is not extraordinary and it is not uncanny. It is very simple—exceedingly simple. Nobody runs over a child if he

can help it. Even a thief will bring you back your pocket-book if you trust him to take care of it. It is the trusting that does it. Few men, no matter how crooked, can resist the temptation of reaching, if only for a moment, an honest man's level."

CHAPTER XXXIII

Peter's coat was finished in time for the wedding—trust Isaac for that—and so was his double-breasted white waistcoat—he had not changed the cut in twenty years; and so were his pepper-and-salt trousers and all his several appointments, little and big, even to his polka-dot scarf of blue silk, patent-leather shoes and white gaiters. Quite the best-dressed man in the room, everybody said, and they of all the people in the world should have known.

And the wedding!

And all that went before it, and all that took place on that joyous day; and all that came after that happiest of events!

Ruth and Jack, with Peter's covert endorsement, had wanted to slip into the village church some afternoon at dusk, with daddy and Peter and Miss Felicia, and one or two more, and then to slip out again and disappear. MacFarlane had been in favor of the old Maryland home, with Ruth's grandmother in charge, and the neighbors driving up in mud-encrusted buggies and lumbering coaches, their inmates warmed by roaring fires and roaring welcomes—fat turkeys, hot

waffles, egg-nogg, apple-toddy, and the rest of it. The head of the house of Breen expressed the opinion (this on the day Jack gave his check for the bonds prior to returning them to Isaac, who wouldn't take a cent of interest) that the ceremony should by all means take place in Grace Church, after which everybody would adjourn to his house on the Avenue, where the wedding-breakfast would be served, he being nearest of kin to the groom, and the bride being temporarily without a home of her own—a proposition which, it is needless to say, Jack declined on the spot, but in terms so courteous and with so grand and distinguished an air that the head of the house of Breen found his wonder increasing at the change that had come over the boy since he shook the dust of the Breen home and office from his feet.

The Grande Dame of Geneseo did not agree with any of these makeshifts. There would be no Corklesville wedding if she could help it, with gaping loungers at the church door; nor would there be any Maryland wedding with a ten-mile ride over rough roads to a draughty country-house, where your back would freeze while your cheeks burned up; nor yet again any city wedding, with an awning over the sidewalk, a red carpet and squad of police, with Tom, Dick, and Harry inside the church, and Harry, Dick and Tom squeezed into an oak-panelled dining-room at high noon with every gas-jet blazing.

And she did not waste many seconds coming to this conclusion. Off went a telegram, after hearing the

various propositions, followed by a letter, that might have melted the wires and set fire to the mail-sack, so fervid were the contents.

"Nonsense! My dear Ruth, you will be married in my house and the breakfast will be in the garden. If Peter and your father haven't got any common sense, that's no reason why you and Jack should lose your wits."

This, of course, ended the matter. No one living or dead had ever been found with nerve enough to withstand Felicia Grayson when she had once made up her mind.

And then, again, there was no time to lose in unnecessary discussions. Were not Ruth and her father picnicking in a hired villa, with half their household goods in a box-car at Morfordsburg?—and was not Jack still living in his two rooms at Mrs. Hicks's? The only change suggested by the lovers was in the date of the wedding, Miss Felicia having insisted that it should not take place until November, "*four whole weeks away.*" But the old lady would not budge. Four weeks at least, she insisted, would be required for the purchase and making of the wedding clothes, which, with four more for the honeymoon (at this both Jack and Ruth shouted with laughter, they having determined on a honeymoon the like of which had never been seen since Adam and Eve went to housekeeping in the Garden). These eight weeks, continued the practical old lady, would be required to provide a suitable home for them both; now an absolute necessity, seeing that Mr.

Guthrie had made extensive contracts with MacFarlane, which, with Jack's one-fifth interest in the ore banks was sure to keep Jack and MacFarlane at Morfordsburg for some years to come.

So whizz went another telegram—this time from Jack—there was no time for letters these days—stopping all work on the nearly completed log cabin which the poor young superintendent had ordered, and which was all he could afford, before the sale of the ore lands. But then *that* seemed ages and ages ago.

"Don't tell me what I want, sir," roared Mr. Golightly at the waiter, in "Lend Me Five Shillings," when he brought a crust of bread and cheese and a pickle with which to entertain Mrs. Phobbs; Golightly in the meantime having discovered a purse full of sovereigns in the coat the waiter had handed him by mistake. "Don't tell me what I said, sir. I know what I said, sir! I said champagne, sir, and plenty of it, sir!—turkeys, and plenty of them! Burgundy—partridges—lobsters—pineapple punch—pickled salmon—everything! Look sharp! Be off!" (Can't you hear dear Joe Jefferson's voice, gentle reader, through it all?)

And now listen to our proud Jack, with the clink of his own gold in his own pocket.

"What did you say? A six by nine log hut, with a sheet-iron stove in one corner and a cast-iron bedstead in another, and a board closet, and a table and two chairs—and this, too, for a princess of quality and station? Zounds, sirrah!—(Holker Morris was the "Sirrah")—"I didn't order anything of the kind. I

ordered a bungalow all on one floor—that's what I ordered—with a boudoir and two bedrooms, and an extra one for my honored father-in-law, and still another for my thrice-honored uncle, Mr. Peter Grayson, when he shall come to stay o' nights; and porches front and back where my lady's hammock may be slung; and a fireplace big enough to roll logs into as thick around as your body and wide enough to warm every one all over; and a stable for my lady's mare, with a stall for my saddle-horse. Out upon you, you Dago!"

Presto, what a change! Away went the completed roof of the modest cabin and down tumbled the sides. More post-holes were dug; more trenches excavated; more great oaks toppled over to be sliced into rafters, joists and uprights; more shingles—two carloads; more brick; more plaster; more everything, including nails, locks, hinges, sash; bath-tubs—two; lead pipe, basins, kitchen range—and so the new bungalow was begun.

Neither was there any time to be lost over the invitations. Miss Felicia, we may be sure, prepared the list. It never bothered her head whether the trip to Geneseo—and that, too, in the fall of the year, when early snows were to be expected—might prevent any of the invited guests from witnessing the glad ceremony. Those who loved Ruth she knew would come even if they had to be accompanied by St. Bernard dogs with kegs of brandy tied to their necks to get them across the glaciers, including Uncle Peter, of course; as would

also Ruth's dear grandmother, who was just Miss Felicia's age, and MacFarlane's saintly sister Kate, who had never taken off her widow's weeds since the war, and two of her girl friends, with whom Ruth went to school, and who were to be her bridesmaids.

Then there were those who might or might not struggle through the drifts, if there happened to be any—the head of the house of Breen, for instance, and Mrs. B., and lots and lots of people of whom Jack had never heard, aunts and uncles and cousins by the dozens; and lots and lots of people of whom Ruth had never heard, of the same blood relationship; and lots more of people from Washington Square and Murray Hill, who loved the young people, and Peter, and his outspoken sister, all of whom must be invited to the ceremony; including the Rector and his wife from Corklesville, and—(no—that was all from Corklesville) together with such selected inhabitants of Geneseo as dame Felicia permitted inside of her doors. As for the several ambassadors, generals, judges, dignitaries, attachés, secretaries, and other high and mighty folks forming the circle of Miss Felicia's acquaintance, both here and abroad, they were only to receive "announcement" cards, just as a reminder that Miss Grayson of Geneseo was still in and of the world.

The hardest nut of all to crack was given to Jack. They had all talked it over, the dear girl saying "of course he shall come, Jack, if you would like to have him." Jack adding that he should "never forget his

generosity," and MacFarlane closing the discussion by saying:

"Go slow, Jack. I'd say yes in a minute. I am past all those foolish prejudices, but it isn't your house, remember. Better ask Peter—he'll tell you."

Peter pursed his mouth when Jack laid the matter before him in Peter's room the next day, tipped his head so far on one side that it looked as if it might roll off any minute and go smash, and with an arching of his eyebrows said:

"Well, but why *not* invite Isaac? Has anybody ever been as good to you?"

"Never any one, Uncle Peter—and I think as you do, and so does Ruth and Mr. MacFarlane, but——" The boy hesitated and looked away.

"But what?" queried Peter.

"Well—there's Aunt Felicia. You know how particular she is; and she doesn't know how splendid Mr. Cohen has been, and if he came to the wedding she might not like it."

"But Felicia is not going to be married, my boy," remarked Peter, with a dry smile wrinkling the corners of his eyes.

Jack laughed. "Yes—but it's her house."

"Yes—and your wedding. Now go down and ask Mr. Cohen yourself. You'll send him a card, of course, but do more than that. Call on him personally and tell you want him to come, and why—and that I want him, too. That will please him still more. The poor fellow lives a great deal alone. Whether he

will come or not, I don't know—but ask him. You owe it to yourself as much as you do to him."

"And you don't think Aunt Felicia will——"

"Hang Felicia! You do what you think is right; it does not matter what Felicia or anybody else thinks."

Jack wheeled about and strode downstairs and into the back room where the little man sat at his desk looking over some papers. Isaac's hand was out and he was on his feet before Jack had reached his side.

"Ah!—Mr. Millionaire. And so you have come to tell me some more good news. Have you sold another mine? I should have looked out to see whether your carriage did not stop at my door; and now sit down and tell me what I can do for you. How well you look, and how happy. Ah, it is very good to be young!"

"What you can do for me is this, Mr. Cohen. I want you to come to our wedding—will you? I have come myself to ask you," said Jack in all sincerity.

"So! And you have come yourself." He was greatly pleased; his face showed it. "Well, that is very kind of you, but let me first congratulate you. Yes—Mr. Grayson told me all about it, and how lovely the young lady is. And now tell me, when is your wedding?"

"Next month."

"And where will it be?"

"At Uncle Peter's old home up at Geneseo."

"Oh, at that grand lady's place—the magnificent Miss Grayson."

"Yes, but it is only one night away. I will see that you are taken care of."

The little man paused and toyed with the papers on his desk. His black, diamond-pointed eyes sparkled and an irrepressible smile hung around his lips.

"Thank you very much, Mr. Breen—and thank your young lady too. You are very kind and you are very polite. Yes—I mean it—very polite. And you are sincere in what you say; that is the best of all. But I cannot go. It is not the travelling at night—that is nothing. You and your lady would be glad to see me and that would be worth it all, but the magnificent Miss Grayson, she would not be glad to see me. You see, my dear young man"—here the smile got loose and scampered up to his eyelids—"I am a most unfortunate combination—oh, most unfortunate—for the magnificent Miss Grayson. If I was only a tailor I might be forgiven; if I was just a Jew I might be forgiven; but when I am both a tailor and a Jew—" here the irrepressible went to pieces in a merry laugh—"don't you see how impossible it is? And you—you, Mr. Breen! She would never forgive you. 'My friend, Mr. Cohen,' you would have to say, and she could do nothing. She must answer that she is most glad to see me—or she might *not* answer, which would be worse. And it is not her fault. You can't break down the barriers of centuries in a day. No—no—I will not compromise you in that way. Let me come to see you some time when it is all over, when your good uncle can come too. He will bring me, perhaps. And now give my best respects

to the lady—I forget her name, and say to her for me, that if she is as thoughtful of other people as you are, you deserve to be a very happy couple."

Jack shook the little man's hand and went his way. He was sorry and he was glad. He was also somewhat ashamed in his heart. It was not altogether himself who had been thoughtful of other people. But for Peter, perhaps, he might never have paid the visit.

As the blissful day approached Geneseo was shaken to its centre, the vibrations reaching to the extreme limits of the town. Not only was Moggins who drove the village 'bus and tucked small packages under the seat on the sly, overworked, but all the regular and irregular express companies had to put on extra teams. Big box, little box, band box, bundle, began to pour in, to say nothing of precious packages that nobody but "Miss Grayson" could sign for. And then such a litter of cut paper and such mounds of pasteboard boxes poked under Miss Felicia's bed, so she could defend them in the dead of night, and with her life if necessary, each one containing presents, big and little; the very biggest being a flamboyant service of silver from the head of the house of Breen and his wife, and the smallest a velvet-bound prayer-book from Aunt Kate with inter-remembrances from MacFarlane (all the linen, glass, and china); from Peter (two old decanters with silver coasters); from Miss Felicia (the rest of her laces, besides innumerable fans and some bits of rare jewelry); besides no end of things

from the Holker Morrises and the Fosters and dozens of others, who loved either Ruth or Jack, or somebody whom each one or both of them loved, or perhaps their fathers and mothers before them. The Scribe has forgotten the list and the donors, and really it is of no value, except as confirmation of the fact that they are still in the possession of the couple, and that none of them was ever exchanged for something else nor will be until the end of time.

One curious-looking box, however, smelling of sandalwood and dried cinnamon, and which arrived the day the ceremony took place, is worthy of recall, because of the universal interest which it excited. It was marked "Fragile" on the outside, and was packed with extraordinary care. Miss Felicia superintended the unrolling and led the chorus of "Oh, how lovely!" herself, when an Imari jar, with carved teakwood stand, was brought to light. So exquisite was it in glaze, form, and color that for a moment no one thought of the donor. Then their curiosity got the better of them and they began to search through the wrappings for the card. It wasn't in the box; it wasn't hidden in the final bag; it wasn't—here a bright thought now flashed through the dear lady's brain—down went her shapely hand into the depths of the tall jar, and up came an envelope bearing Ruth's name and enclosing a card which made the grande dame catch her breath.

"Mr. Isaac Cohen! What—the little tailor!" she gasped out. "The Jew! Well, upon my word—did you ever hear of such impudence!"

Isaac would have laughed the harder could he have seen her face.

Jack caught up the vase and ran with it to Ruth, who burst out with another: "Oh, what a beauty!" followed by "Who sent it?"

"A gentleman journeyman tailor, my darling," said Jack, with a flash of his eye at Peter, his face wreathed in smiles.

And with the great day—a soft November day—summer had lingered on a-purpose—came the guests: the head of the house of Breen and his wife—not poor Corinne, of course, who poured out her heart in a letter instead, which she entrusted to her mother to deliver; and Holker Morris and Mrs. Morris, and the Fosters and the Granthams and Wildermings and their wives and daughters and sons, and one stray general, who stopped over on his way to the West, and who said when he entered, looking so very grand and important, that he didn't care whether he had been invited to the ceremony or not, at which Miss Felicia was delighted, he being a major-general on the retired list, and not a poor tailor who—no, we won't refer to that again; besides a very, *very* select portion of the dear lady's townspeople—the house being small, as she explained, and Miss MacFarlane's intimates and acquaintances being both importunate and numerous.

And with the gladsome hour came the bride.

None of us will ever forget her. Not only was she a vision of rare loveliness, but there was in her every glance and movement that stateliness and grace that

poise and sureness of herself that marks the high-born woman the world over when she finds herself the cynosure of all eyes.

All who saw her descend Miss Felicia's stairs held their breath in adoration: Not a flight of steps at all, but a Jacob's ladder down which floated a company of angels in pink and ivory—one all in white, her lovely head crowned by a film of old lace in which nestled a single rose.

On she came—slowly—proudly—her slippered feet touching the carpeted steps as daintily as treads a fawn; her gown crinkling into folds of silver about her knees, one fair hand lost in a mist of gauze, the other holding the blossoms which Jack had pressed to his lips—until she reached her father's side.

"Dear daddy," I heard her whisper as she patted his sleeve with her fingers.

Ah! but it was a proud day for MacFarlane. I saw his bronzed and weather-beaten face flush when he caught sight of her in all her gracious beauty; but it was when she reached his side and laid her hand on his arm, as he told me afterward, that the choke came. She was so like her mother.

The two swept past me into the old-fashioned parlor, now a bower of roses, where Jack and Peter and Felicia, with the elect, waited their coming, and I followed, halting at the doorway. From this point of vantage I peered in as best I could over and between the heads of the more fortunate, but I heard all that went on; the precise, sonorous voice of the bishop—

(catch Miss Felicia having anybody but a bishop); the clear responses—especially Jack's—as if he had been waiting all his life to say those very words and insisted on being heard; the soft crush of satin as Ruth knelt· the rustle of her gown when she regained her feet; the measured words: "Whom God hath joined together, let no man put asunder"—and then the outbreak of joyous congratulations. As I looked in upon them all —old fellow as I am—listening to their joyous laughter; noting the wonderful toilettes, the festoons and masses of flowers; watching Miss Felicia as she moved about the room (and never had I seen her more the "Grande Dame" than she was that day), welcoming her guests with a graciousness that must have opened some of their eyes—even fat, red-faced Arthur Breen, perspiring in pearl-colored gloves and a morning frock coat that fitted all sides of him except the front, and Mrs. Arthur in moiré antique and diamonds, were enchanted; noting, too, Peter's perfectly appointed dress and courtly manners, he taking the whole responsibility of the occasion on his own shoulders—head of the house, really, for the time; receiving people at the door; bowing them out again; carrying glasses of punch—stopping to hobnob with this or that old neighbor: "Ah, my dear Mrs. Townehalle, how young and well you look; and you tell me this is your daughter. I knew your mother, my dear, when she was your age, and she was the very prettiest girl in the county. And now let me present you to a most charming woman, Mrs. Foster, of New York, who—" etc., etc. Or

greeting some old gray-head with: "Well, well—of course it is—why, Judge, I haven't seen you since you left the bench which you graced so admirably," etc., etc.; watching, too, Ruth and Jack as they stood beneath a bower of arching roses—(Miss Felicia had put it together with her own hands)—receiving the congratulations and good wishes of those they knew and those they did not know; both trying to remember the names of strangers; both laughing over their mistakes, and both famished for just one kiss behind some door or curtain where nobody could see. As I looked on, I say, noting all these and a dozen other things, it was good to feel that there was yet another spot in this world of care where unbridled happiness held full sway and joy and gladness were contagious.

But it was in the tropical garden, with its frog pond, climbing roses in full bloom, water-lilies, honeysuckle, and other warm-weather shrubs and plants (not a single thing was a-bloom outside, even the chrysanthemums had been frost-bitten), that the greatest fun took place. That was a sight worth ten nights on the train to see.

Here the wedding breakfast was spread, the bride's table being placed outside that same arbor where Jack once tried so hard to tell Ruth he loved her (how often have they laughed over it since); a table with covers for seven, counting the two bridesmaids and the two gallants in puffy steel-gray scarfs and smooth steel-gray gloves. The other guests—the relations and intimate friends who had been invited to remain after the

ceremony—were to find seats either at the big or little tables placed under the palms or beneath the trellises of jasmine, or upon the old porch overlooking the tropical garden.

It was Jack's voice that finally caught my attention. I could not see clearly on account of the leaves and tangled vines, but I could hear.

"But we want you, and you must."

"Oh, please, do," pleaded Ruth; there was no mistaking the music of her tones, or the southern accent that softened them.

"But what nonsense—an old duffer like me!" This was Peter's voice—no question about it.

"We won't any of us sit down if you don't," Jack was speaking now.

"And it will spoil everything," cried Ruth. "Jack and I planned it long ago; and we have brought you out a special chair; and see your card—see what it says: 'Dear Uncle Peter——'"

"Sit down with you young people at your wedding breakfast!" cried Peter, "and—" He didn't get any farther. Ruth had stopped what was to follow with a kiss. I know, for I craned my neck and caught the flash of the old fellow's bald head with the fair girl's cheek close to his own.

"Well, then—just as you want it—but there's the Major and Felicia and your father."

But they did not want any of these people, Ruth cried with a ringing laugh; didn't want any old people; they just wanted their dear Uncle Peter, and

"But we want you and you must."

they were going to have him; a resolution which was put to vote and carried unanimously, the two pink bridesmaids and the two steel-gray gentlemen voting the loudest.

The merriment ceased when Ruth disappeared and came back in a dark-blue travelling dress and Jack in a brown suit. We were all in the doorway, our hands filled with rose petals—no worn-out slippers or hail of rice for this bride—when she tried to slip through in a dash for the carriage, but the dear lady caught and held her, clasping the girl to her heart, kissing her lips, her forehead, her hands—she could be very tender when she loved anybody; and she loved Ruth as her life; Peter and her father going ahead to hold open the door where they had their kisses and handshakes, their blessings, and their last words all to themselves.

The honeymoon slipped away as do all honeymoons, and one crisp, cool December day a lumbering country stage containing two passengers struggled up a steep hill and stopped before a long, rambling building nearing completion. All about were piles of partly used lumber, broken bundles of shingles, empty barrels, and abandoned mortar beds. Straight from the low slanting roof with its queer gables, rose a curl of blue smoke, telling of comfort and cheer within. Back of it towered huge trees, and away off in the distance swept a broad valley hazy in the morning light.

"Oh, Jack—what a love!" cried one passenger—she had alighted with a spring, her cheeks aglow with the

bracing mountain air, and was standing taking it all in. "And, oh—see the porch!—and the darling windows and the dear little panes of glass! And, Jack—" she had reached the open door now, and was sweeping her eyes around the interior—"Oh!—oh!—what a fireplace! —and such ducky little shelves—and the flowers, and the table and the big easy chairs and rugs! *Isn't* it lovely!!"

And then the two, hand in hand, stepped inside and shut the door.

THE END.